Three Sections 36 Pages

SATURDAY NIGHT

10¢

ESTABLISHED A.D. 1887 | "THE PAPER WORTH WHILE" | TOR[illegible], MARCH 26, 1927 | GENERAL SECTION 1 to 12 | FINANCIAL SECTION 13 to 24 | WOMEN'S SECTION 25 to 36

Archives Branch
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The FRONT PAGE

Judge Denton on Toronto Harbor

General relief is felt in Toronto because Judge J. H. Denton's investigation of the affairs of the Toronto Harbor Commission since its inception in 1911 unveiled no financial crime. The dissension among members of the Board last year and the consequent charges and counter-charges of unseemly behaviour which led finally to the investigation, led the public to fear that corruption might have been attendant upon the activities of the Commission; and therefore the tax-payers are greatly reassured by Judge Denton's considered view that, while there has been a certain amount of extravagance and favoritism shown, there has been a gratifying absence of anything like graft. Summing up the report of his finding, which occupied some 184 pages, Judge Denton said:

"It is a great satisfaction to be able to report that, while there has been extravagance and favoritism shown, there is a remarkable absence of any corruption, or of what is commonly called graft, on any appreciable scale. It was not to be expected that in an inquiry covering a period of thirteen years, during which many millions of money have been spent, irregularities, favoritism and extravagance and even some dishonesty would not be discovered. That more has not been disclosed is very creditable to the Board and its officials."

Cases that called for particular criticism were indicated by His Honor as being the sale of various parcels of land to the Warren Bituminous Paving Co., of which Colonel W. G. Mackendrick is President, and the sale of lumber by ex-Controller MacBride to the Commission, transactions in which the spirit, if not the letter of the law was broken, for Colonel Mackendrick was a member of the Harbor Commission at the time and Mr. MacBride of the City Council, which had the electing of three of the members of the Commission. Concerning the purchase of the house of E. L. Cousins, consulting engineer of the Commission, for purposes of the boulevard drive, Judge Denton remarked that, while there was no appearance of wrong-doing, Mr. Cousins should have considered the possibility of public criticism of such a dealing. The placing of harbor debentures for sale among those who were his friends on the stock exchange by Mr. Home Smith, when he was chairman during the war, also came in for adverse comment but again His Honor could find no evidence that Mr. Smith derived any pecuniary profit therefrom. The leasing of property to various aquatic clubs at a nominal value and the use of the Commission's motor cars for election purposes were condemned.

The lack of harmony that was conspicuous at meetings of the Commission Judge Denton attributed to Mr. Thomas L. Church, M.P., former Chairman. He indicates specific instances of Mr. Church's impatience and irrational conduct in business affairs, and concludes:

"I should fail in my duty to the ratepayers of Toronto, whose representatives of the City Council asked for this inquiry, if I omitted to frankly state that the evidence shows, without reasonable doubt, that Mr. Church was chiefly, if not wholly, to blame for the dissensions that took place under his chairmanship, that by reasons of his associations and temperament and the matters already referred to, he is unsuited for the work of presiding at the meetings, and that it is not in the public interest that he should again occupy the position of chairman of the board."

In this connection it is interesting to point out that Mr. Church had resigned from the Harbor Commission before the inquiry, but was re-appointed recently, and again resigned on March 13th, owing to the fact, it was reported, that Mr. John O'Connor, and not he, was appointed to the Chairmanship. It is not likely, in view of these events, that Mr. Church will seek any further connection with the Harbor Commission.

That no Toronto member of the House of Commons, or of the Provincial Legislature, or of the City Council or of the Board of Education should be a member of the Commission, is Judge Denton's main finding.

"The reason for that is readily seen. He is an exceptionally strong man who, knowing he is shortly to seek the votes of the people and who as a Harbor Commissioner has the power within his grasp of bestowing favors or patronage will always have the interest of the Harbor alone at heart to the exclusion of all other considerations."

Regarding the work of the harbor itself, Judge Denton urges the completion of Fleet Street from its present terminus eastward along the waterfront as in the best interests of the harbor development as a whole. The fact that the Commission is able to show a present surplus of about $5,000,000 after all the work has been done is encouraging, believes His Honor, and Toronto, given good management of harbor affairs, can look forward to a modern, up-to-date harbor, ready for a much greater volume of anticipated business.

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Results of Sixty-Ninth Congress

The Sixty-Ninth Congress in the United States concluded on March 4th and since then the various American editors have been discussing its work in terms of praise or blame according largely to their political complexions. The general tenor of editorial comment, however, seems to be that Congress accomplished a satisfying amount of work, even if the filibuster in the recent short or "lame-duck" session was responsible for the neglect of much important legislation, and this attitude of qualified approval is best expressed by the remarks of several of the independent newspapers such as the Newark News (N. J.) which says that the Sixty-Ninth Congress "floundered, but did fairly well", and the Washington Post which affirms that "it accomplished more good than harm". Of adverse criticism perhaps the strongest note is sounded by the "Wall Street Journal" which considers that the results of the Congress are not worth enumerating and points out in its mood of disillusionment that "... most of our legislation is silly, redundant, or meaningless where it is not exactly mischievous".

Among the events of the Congress which had an extra-domestic importance was the resolution of the Senate approving of the adherence of the United States to the World Court. The international value of this was nullified, unfortunately, when the other nations refused to accept the American reservations and Congress with a suspicion of gratification on its face, washed its hands of the entire affair. There was also a Senate resolution favoring arbitration as the best method of dealing with Mexico, and a resolution of the House of Representatives affirming the independence of American action in China. Naval estimates were cut down at the insistence of Mr. Coolidge, the appropriations finally authorized allowing for the construction of three cruisers and dirigibles. Of decided interest to Canadians was the passing of the Radio Regulation Act whose intention is to restore order to the chaotic condition of the air. The Act calls for the appointment of a Radio Commission of five members who shall not be connected financially with any radio corporation, with power to classify all radio stations, assign wave-lengths to the various classes of radio stations which shall be defined, and to make regulations deemed necessary to prevent interference between stations. Under this new law it is to be hoped that "pirating" of wave-lengths will cease.

Important domestic legislation included the McFadden-Pepper Bank Act, a bill designed to adjust the relations of the Federal Reserve banks with the State banks in order that the former may compete on an equal basis with the latter, and the McNary-Haugen Bill, a much-tooted and unsound piece of legislation to guarantee farmers a price for their products, received its just deserts in the veto of President Coolidge. A further discussion of these two bills appears in the Financial Section. Huge appropriations were made for public buildings, highways, and the development of rivers and harbors, and in an endeavor to increase the efficiency of prohibition enforcement, a law was passed placing the enforcement officials under the Civil Service with the hope that they would then be unaffected by politics.

A filibuster at the end of the recent session caused largely by the conflict between Senator James A. Reed (Dem.) and his cousin, Senator David A. Reed (Rep.) over the former's investigation of election expenditures in Republican states, especially Pennsylvania and Illinois, resulted in the killing of several measures important to the conduct of the Government including the second Deficiency Appropriation Bill, carrying appropriations for Army and Navy, World War veteran hospitalization, pensions, radio regulation, and many other Governmental activities. The administration at Washington is now attempting to meet the emergency caused by this situation by switching funds and arranging a loan.

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Ratification of Montreal Water Deal

If the circumstances surrounding the deal between the Montreal Water and Power Company and the Montreal City Council were not of a nature so serious in themselves, and in the possibilities that they open out before even the least suspicious of minds, it would be easy to find in the actions of the Council all the essential ingredients of a roaring farce. But, as it is, indignation and an exasperating sense of humiliation are making the best type of Montreal citizenship singularly inappreciative of the humorous side of the whole "topsy-turvy" affair. On the 14th of March, the Council voted to ratify its purchase from the Company—the vote in favor of such ratification standing at 19 to 16—although, about five minutes before, it had voted, by the same numbers, to postpone the debate and to appoint a financial and engineering expert to make an independent valuation and report on the property to be purchased. Could folly and futility much further go? It looks as though, over this matter of the water deal, there were no lengths to which the Council will not go in the way of stultifying itself. The whole meeting was a perfect travesty of what it ought to have been. Considering the criticism evoked by the deal itself, one would have expected that, in order to preserve something like a due appearance of regularity and decorum, there would have been scrupulous care shown to ensure ordered debate, the preservation of logical procedure and rulings from the chair of unchallengeable legality. Nothing of the kind! The debate was a sort of "Free-for-all", the procedure was as irresponsible as many of the debaters, and the Mayor's ruling, when he jammed through a motion of doubtful legality, has evoked widespread dissent.

For the moment, however, this transaction, originating in such abysmal secrecy, has been hustled through with unnecessary and unseemly speed. As matters now stand, the city of Montreal is obligated to pay $14,000,000 for a property, sold, a few weeks ago, by owners who had for years been familiar with its value, for $9,500,000. The public is intensely aroused over this profit of over $4,000,000, made in such circumstances—and, somehow or other, public censure will probably make itself felt. Already, certain folks are finding themselves looked at very much askance in quarters where they were formerly *personae gratae*. In fact, it is said that many an interesting and laughable tale could be told in this connection.

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Board of Trade Petitions Taschereau

But, even yet, the mischief may not have been wrought beyond repair. At any rate, it won't be if the Montreal Board of Trade can help it. The Council of that body decided, on the 16th March, to petition Hon. L. A. Taschereau the Premier, in his capacity of Attorney-General, to institute proceedings with a view to preventing the conclusion of the deal. There is good ground for such a petition—apart altogether from any question of the $4,500,000 profit—in the fact that, as revealed in the voting at the Council meeting on the 14th March, fourteen aldermen changed their views, thus showing that nearly half the Council had become dissatisfied with the information regarding the transaction furnished it on the 14th February, when the trap was sprung, so to speak. In the light of this fact it is not unreasonable to think that, if the consummation of the deal is delayed, more Aldermen might change their views during the interval. Further than this, there is the question of the legality of the proceedings at the Council meeting on the 14th March.

Supposing Premier Taschereau decided to comply with this petition, what sort of proceedings would he institute? A probe by a duly-constituted and fully-empowered Royal Commission is what public opinion demands—and it will be satisfied with nothing less. Unfortunately, Mr. Taschereau is reported to have said, at an earlier date in the affair: "The Government cannot intervene in the Montreal Water and Power deal. Montreal asked for autonomy and got it." Well, to use a colloquialism, "that cock won't fight." It is the Provincial Government that regulates the borrowing power of the city of Montreal and, unless the Government authorizes the incurring of $14,000,000 more debt, the deal cannot be consummated. That Government, moreover, has its own reputation to think of. If it fails to heed the demand for a Royal Commission, it will be said (at the best) that it is lacking in the necessary backbone required to insist on a highly questionable transaction being opened up to the light of day. There is urgent need for the appointment of a Royal Commission. There is sound civic sense behind the demand for it. And, in the interests of the good name of the city and of the Province, the Government would do well to heed that demand.

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Montreal's Typhoid Fever Outbreak

Montreal's typhoid fever outbreak reached a total of 487 cases on the 17th March, according to Dr. S. Boucher, director of the Health Department. On the date named, there were 220 typhoid fever patients in the hospitals, the majority of which had opened new wards for the victims of the epidemic or were preparing to do so. There was a long waiting list at the Montreal General Hospital, while that of Notre Dame was filled to capacity. Dr. Boucher stated that there were thirty-eight milk dealers in Montreal, who had among their customers one or more cases of typhoid fever. He added that "it is certain that very few among them have distributed infected milk, and those families having sickness are supposed to have bought their milk elsewhere than from their regular milkmen." He further states that he believed that the shipments of milk to the city from places not authorized had been successfully stopped, and that he hoped that the department had succeeded in getting the pasteurization of milk done efficiently. This doubtless, like many other gallant attempts to lock the stable door after the steed has been stolen, may be all very well in its way. But, with the epidemic assuming such grave proportions, there is a very widespread feeling of uneasiness that someone has been asleep at the switch.

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Londoner Finds Echoes of Homeland

One of the statements most frequently made in the British press is that Canadian cities and especially Toronto are "Americanized". Unfortunately in certain matters, especially that of its reading matter, the charge is true, but it is refreshing to learn of one English visitor who discovered distinct differences between Canadian and United States communities even on a very brief visit. He is the able writer "Onex" whose contributions to "Blackwood's" are familiar to readers of that magazine and who is also a special correspondent of the London "Evening News". He came to America late last year with a small party of officers interested in horseflesh, to visit the Royal Winter Fair at Toronto and the Horse Show in New York; and looked around a bit in both countries. The Torontonian of whom he seems to have seen most was Dr. F. G. Banting, who is a typical Canadian personality.

To the "Evening News" he recently contributed an article entitled "That London Feeling in Toronto". So soon as he crossed the boundary (at Niagara) he noticed "a homelike look about the small houses, an individual look which is lacking in the United States, even in the pillared, verandahed, old time houses," and the many garden plots made him think of home. When he reached Toronto he noted at once policemen wearing the helmets of the London "bobbies", and on the streets of ruddy countenances quite unlike those of New York business men. English plays were running at the theatres, and in the newspapers he got news of "Football in the Old Land". In the hotel he stayed at the lift-boy who took him upstairs was from Bolton in Lancashire, the expert he employed was from Hornsey; the man in charge of the cafeteria where he took breakfast was from King's Lynn. In the club he frequented the attendant in the coat room was from Ascot, and the smoking room contained pictures of early cricket matches between English and Canadian teams. What interested him as evidence of the opportunities the country affords was the discovery that a young English waiter owned a motor boat on which he took his pleasure in Lake Ontario. Altogether on every hand he discovered evidence that the so-called "Americanization process" was rather superficial and that we are fairly well "Anglicized" also, and he discovered that nothing annoys Canadians more than to be told that they are being "absorbed" by the United States.

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Preserving Tennyson's Old Haunts

The National Trust, which is dedicated to the work of preserving for Great Britain places of historic interest or beauty, announced recently that Lord Tennyson had presented to the Trust 155 acres of High Down, near Farringford, in the Isle of Wight. Those familiar with the Freshwater country know how glorious its downs are, and what magnificent views they command. By Lord Tennyson's generous gift the High Down is now the property of the Trust, and, though he reserves the grazing and sporting rights to himself and his successors in the Farringford estate, the land is now secure for ever from the danger of being spoilt by building, as so many Downs elsewhere have been. The beacon erected to the memory of the poet is at the highest point of this Down; the land on which it stands, from which there is a sheer descent of 500 ft. to the sea, is the property of the Crown; and all around it will now belong to the Trust, which will thus be enabled to protect it from any neighboring encroachments or disfigurements. Lord Tennyson's gift is made in memory of his father, who, in his late years, walked on this Down almost every day; and he loved it from his first coming to Farringford. He alludes to it in the lines inviting John Frederick Denison Maurice, who had just lost a theological professoriate for unorthodoxy, to pay him a visit:

"Where, far from noise and smoke of town,
I watch the twilight falling brown
All round a careless-ordered garden,
Close to the ridge of a noble down."

It will be known in future as Tennyson Cliff and Down.

It was also announced that the poet's house, Aldworth, at Blackdown, near Haslemere, is for sale. It

KING ALFONSO OF SPAIN

Whose serious illness has caused much alarm in Europe not only on account of his own popularity but because of the unsettled conditions which have prevailed in Spain for a considerable period. The above photograph is a characteristic likeness and was taken at the desk where he transacts most of his important business with the members of his government.

was there that Tennyson died in 1892 after a residence of more than twenty years, during which he wrote some of his most famous works. Situated on the crest of Blackdown, Aldworth commands one of the finest views in the country, which inspired the lines:

"You came and looked and loved the view
Long known and loved by me;
Green Sussex fading into blue
With one grey glimpse of sea."

The view extends over the whole of woody Sussex to the South Downs, and the sea from Beachy Head to Arundel. The house is especially interesting from the fact that it was built from sketches and plans prepared by Tennyson himself. During his lifetime some of the most famous Victorians were among its guests. It is hoped that the house and grounds, which have been open to the public for the last two years, may be acquired for the nation. H. H. the Maharajah of Baroda bought the estate from the present Lord Tennyson in 1920, and has spent large sums in restoring the terraces and grounds as far as possible into the condition in which the poet left them.

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The Empire's Palace of Art

An important step in the direction of helping and encouraging appreciation of every branch of the Arts throughout the Empire was made this week by a meeting at Lord Howard de Walden's town house. A gathering of British and Dominion representatives approved of the formation of the British Empire Academy for the purpose of establishing a central building in London where the Dominions can unite in mutual co-operation. Although there are many schools for teaching the various branches of Art, there has hitherto been no means of enabling those who have passed through these schools to bring their work before an understanding public, thus dooming to obscurity much talent lying dormant throughout the Empire. At the present time there is no institution large enough to be capable of fulfilling this great object. Burlington House (the Royal Academy), which was large enough in the days when there were comparatively few artists, is now too small to fulfill the object for which it was intended, namely, the encouragement of the Fine Arts.

Every year about fourteen thousand works of art, a large number showing great skill and ability, have to be rejected by the Academy because there is not sufficient exhibition space. This great army of artists, and others who do not at present submit their work to the Academy, will be provided with an opportunity of exhibiting their talents in such a way that the very best results can be obtained at a minimum cost. At the present time many, unless they have influential friends or money to hire galleries and concert halls, remain in obscurity. The British Empire Academy will immediately remedy this regrettable state of things by providing in the centre of London an institution whose sole object will be to assist every artist in the Empire, whatever his circumstances.

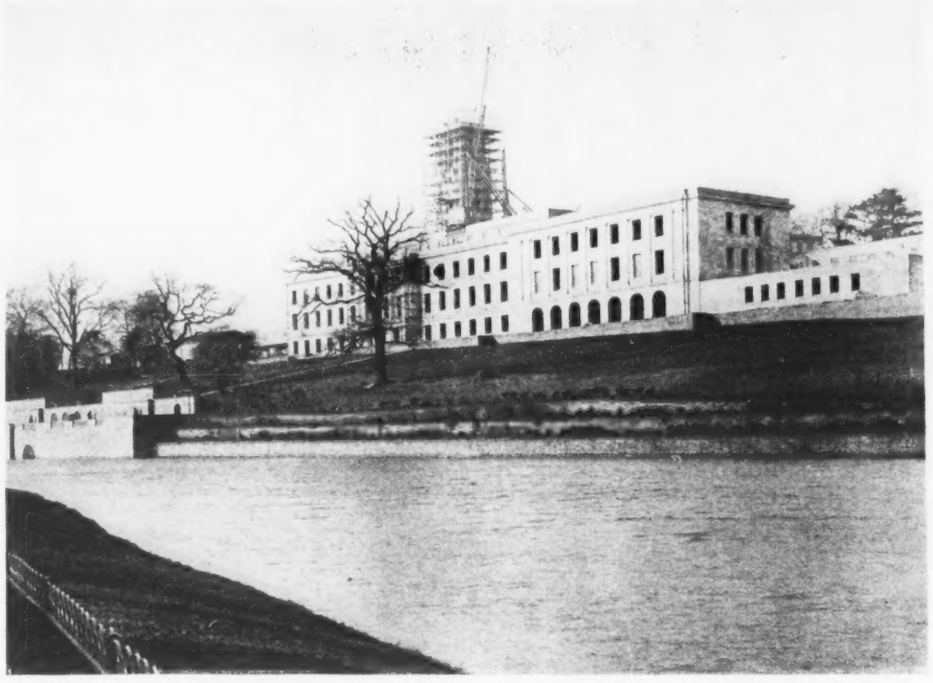
Our Park Peaks

By J. S. Kirkham

IN CANADA'S west where the Rockies rise with [illegible] peaks against cloud-decked skies. Where the sunlight [illegible] into a shimmering sheen reflecting back from a river and streams. Where cataracts tumble and their mists [illegible] like a curtain of peacocks' tails. Where avalanches slide and are never missed, and hot springs burst with steam and hiss. Where little lakes like [illegible] are dryed and blackened stumps spell fire swept ruin. Where there are mighty vaults in canyon walls that never [illegible] sunlight's call. Where mighty trees lift up their boughs and wild flowers glow from rocky ledges. Where [illegible] up with flash and roar, their echoes [illegible] from the valley floor. Where serried summits [illegible] like sentinels through [illegible]. Where the air is clear and its tang is [illegible] and one lifting glance unfolds a scene. Where you think of God and it's hard to explain why you throw up your [illegible] and your football strain. But you gaze and [illegible] peaks and you forget about self and [illegible] seems to speak. Where you feel His presence and [illegible] of time and you're lifted up from the dust and the grime. Where your heart beats fast and it's done you good, far better than sermons or pledges could. Where you feel but an atom in His great plan and you [illegible] and are a better man. Where you thank God [illegible] who [illegible] set aside those parks for all future years. Where we pause as we check each peak and range and feel that to each should be reserved a name that means to the nation something done, a great sacrifice made or true honor won. Waste not those peaks on the vagrant fame of a film-land sheik or some vamping dancer who for the moment [illegible] across the world's stage, but [illegible] names you forget as you turn the page. Name them for our pioneers, our pioneers and builders, not after movie actresses or famous baseball fielders.

YOUNGEST MEMBER OF COMMONS

Louis M. Auger, of Hawkesbury, M.P. for Prescott, is 23 years old and the youngest member ever elected to the Canadian House of Commons. He is Professor in classics, languages and mathematics at Ottawa University, after having gained an education mainly by his own efforts. At times he worked as a laborer and odd jobs' man for various lumber companies.



THE NEW UNIVERSITY FOR NOTTINGHAM

Rapidly nearing completion at a cost of £385,000. The most essential parts of the scheme have been provided at the cost of some hundreds of thousands of pounds by Sir Jesse Boot. The University has been built in an unique position upon a hill slope, with a beautiful lake and grounds below. One of the most beautiful peals of bells to be heard in the Midlands this year will be that which is to be installed in the new gigantic clock tower of the University, also as a gift from Sir Jesse Boot.

In Reminiscent Mood

Memories of Sir Charles Tupper, Sir Francis Hincks and Others

By A. J. Turtle

LISTENING the other day to "Willie" Tupper, as W. J. Tupper, K.C., is affectionately referred to by his friends, I caught sight of a gesture and a certain inflection in his voice that brought his revered father, Sir Charles, to my mind, and the visualization of Nova Scotia's "little Napoleon" lost me the thread of his son's speech.

The great John A. had stopped me in the corridor of the House, during my 1881 sojourn in Ottawa, when a compact medium-built man, with side whiskers, wide mobile mouth, keen alert eyes under bushy eyebrows and expanse of forehead, bore down upon us, and next moment the Premier was introducing "his young friend, an English journalist," to Sir Charles Tupper. As far as reputation and sight was concerned he was no stranger to me, in fact the night before I had listened to one of his vigorous speeches. Like Joseph Chamberlain, Tupper gloried in a fight, and he fought with bulldog courage and thoroughly enjoyed being in the thick of a fray, and could deal blows with bludgeon effect or thrust with fatal effect with rapier, or rouse his opponent to insensate rage by biting sarcasm. Tupper had had a joust with Cartwright, which I was told was equal in defence, as had been those of assault, when on the opposition benches.

The three of us entered the Premier's room and whilst there I referred to Sir Francis Hincks, of whom I had heard a good deal through an uncle of mine who had been in the Barbadoes during the time Hincks was Governor-in-chief of the Windward Islands. In fact he had seen Hincks when he first stepped ashore in the 'thirties, a friendless adventurer, "lord of his presence, and no realm beside," and then in January 1856, when he stepped ashore amid the salvo of artillery and the enthusiastic plaudits of the inhabitants as the honored representative of his Sovereign. I had promised to call upon the old boy, and it was Charles Tupper who supplied me with his address. I may as well state that I duly paid that visit, the memory of which is vivid to-day. I found him living in a quaint cottage off the road, and as I passed through the little gate and down the garden walk I caught sight of the movement of a curtain in an upper window. I had my letter case under my left arm and the usual walking stick in my other hand. On the old-fashioned door was an old-fashioned iron knocker, so confoundedly rusty I could scarce make it operate, so used my stick. Getting no reply I was about to turn away when I heard shuffling footsteps within the hall, the door opened, and I beheld a shrivelled up old gentleman with chop whiskers, clean-shaven mouth and chin, in a shabby dressing gown and smoking cap. I mentioned my name, and instantly the old face lighted up and a thin slender hand grasped mine and drew me inside.

"My old housekeeper is deaf in one ear, and stupid with the other," he explained with a chuckle. "She took you for one of those demned attorney's clerks who've been pestering my life out of late years."

Poor Sir Francis Hincks, bereaved of both his wives, alone and impoverished through his unfortunate connection with the Consolidated Bank of Canada, and, yet, I do not know that I should refer to him pityingly, for notwithstanding his monetary difficulties I found myself thinking in that memorable interview:

"Thy mind, thy mind, thy brave, thy manly mind,
That, like a rock, stands all the storms of fortune."

I had to stay to a simple but solid supper, and in the eight hours I spent I heard more of the inner life of Canada than any historian had supplied me with, and laughed boisterously over incidents of a personal nature concerning political incidents going as far back as 1842. We had several of the brews Harry Lauder humorously refers to as "tea," and finally when I took an affectionate leave of Sir Francis about two o'clock in the morning the moon and the stars looked pretty close to me, and I stepped down the garden path as if treading on air, but, jove! outside the little gate the sidewalk and boulevard were not wide enough for my high stepping, and goodness knows if I should have found my hotel but for the friendly aid of a broad-minded and kind-hearted Irish policeman, who gently piloted me by the elbow, most inoffensively, so much so I had to share with him some of my expense money. Hincks gave me a few copies of the old Examiner. I have them yet. Great scot! didn't they know how to slash the ink those days with their expressions of "base reptiles, spaniel dogs, and unmitigated scoundrels and lying parasites." It was a strange paradox that Hincks with all his skill with finances should have become so badly involved in the closing years of his life, yet I recall that the English author of "How to make money" died in the poorhouse.

Well, the next time I met Sir Charles Tupper was coming out of the Colonial office in 1884, where he had just had a confab with Lord Derby, the father of the present peer, who was then Secretary of State for the Colonies. A few days later I had dinner with him and Lady Tupper, and in the course of the evening he regaled me with incidents of his political fights with Joseph Howe, and others, especially concerning the magnificent launching of the Canadian Pacific trans-Atlantic railway, and incidentally of a very laughable incident concerning "John A." turning the tables on Cartwright. Possibly many of your readers have never heard it.

Cartwright had made one of the best speeches of his life, and had ripped up the Macdonald government so badly that its supporters looked fearfully at their leader, who with that peculiar bird-like movement rose from his feet, and in hesitant manner began after this manner to reply:

"While my honorable friend has been fluently addressing this House I fell into a sort of trance, and methought I was climbing the golden stairs, a fearful and tedious climb, and finally I reached the top of them and faced a door, on which I knocked. From the inside came a voice:

"'Who's there?'

"'John A. Macdonald, of Ottawa, Canada'.

"'Are you on foot or mounted?'

"'On foot.'

"'Then you can't enter.'

"Sad at heart, weary and worn, I retraced my steps down those stairs. I had reached the bottom, when whom should I meet but my honorable friend (Cartwright), who seeing me, exclaimed in deep concern:

"'Why, John, you're ill.' His expression and voice were so sympathetic, you, gentlemen, know how gentle-hearted he is, that, perforce, I explained my distress and disappointment. He urged me to try again, but I shook my head and said I was too tired to climb those stairs again. Well, gentlemen, you see what a splendid physique my honorable friend possesses, and out of the goodness of his heart he offered to carry me up. Consenting, I mounted his shoulders and we negotiated those stairs again. Breathlessly he reached the top, and once more I knocked at the door, and again came the voice: 'Who's there?' 'John A. Macdonald, of Ottawa, Canada.' 'Are you mounted, or on foot?' 'Mounted,' was my ready reply. 'Then tie your ass up against the postern, and enter'."

I leave your readers to imagine the pandemonium that ensued in the House, and the utter rout of Cartwright.

Sir Charles was a man at that time full of nervous energy, quick in his movements, and of ceaseless mental activity. Every student of Canadian history knows the part he played in the Confederation and in his domination of the political and national life of the Dominion. How time and again he came to the assistance of Macdonald, how his buoyancy and irresistible force and eloquence revived and sustained the party of which Macdonald was the head, and of the deep affection that he had for his chief, especially on those memorable occasions in 1883-6 and 1891 when Macdonald called the old war horse from London, to his side, and how loyally and spontaneously he responded.

We had a parallel in England in W. E. Gladstone and William Vernon Harcourt, the latter was always used to do the fighting on the hustings, only, unlike Harcourt, Charles Tupper did not aspire to leadership of the party. On one occasion Macdonald, looking sick and wearied, glanced up at Tupper in the Premier's room, said "I wish to God you were in my Place." Tupper fervently replied, "Thank God, I'm not."

It was only in the greatest crisis of his party's history and Canada's necessity that Charles Tupper was in 1896 induced to become Premier. As a man of strong party feeling, of strong will, forcible in debate, with the fine characteristics of a statesman at seventy-five, he took hold of the helm of affairs.

My principal recollections of him were whilst he was almost continuously High Commissioner for Canada from 1884 to 1896. His services to Canada during those years will never be equalled by his successors. I recall the timorous and vacillating Perley, who could not even negotiate getting the tremendous number of Canadian women out of London during the world war, and who in desperation turned to the Hon. Robert Rogers, who was in London at the time. I remember how they swarmed the main staircase at the Savoy, from the door of his room to the hall downstairs, and finally Rogers, through Sir John Braid, got before the War Council, and presented their case to Lloyd-George, incidentally telling him that these eight hundred to a thousand women were consuming the food they ought to be reserving for English families. That remark struck Lloyd-George in the solar-plexis, and with a stroke of the pen he gave Rogers an order for the Olympic, laying in the dock at Liverpool, to convey them home, and within a week, notwithstanding German submarines, she sailed with twelve hundred Canadian women homewards.

I remember Sir Charles Tupper being asked to dine and stay overnight at Windsor Castle, by Her Majesty, Queen Victoria, on the occasion of Premier Thompson's visit, and the message coming to Tupper on that fatal December 12, 1894, that Sir John Thompson had suddenly died at five o'clock. How the dinner was postponed, though Tupper went down and later attended to the removal of the dead statesman and conveyance to the H.M.S. Blenheim, which conveyed the remains home to Canada.

I also recall the invaluable services Tupper rendered in the fisheries dispute between the United States and Canada, and consequent bestowal on Joseph Chamberlain's recommendation, of a baronetcy upon him. Also the part he played with the Agents General of the Dominions in connection with "all British cable," the rapid trans-Atlantic route and the establishment of the Empress liners in the Orient. Then of his close intimacy with Joseph Chamberlain and his Tariff Reform and Empire Confederation. I question whether any other man had so great a vision concerning the future of Canada.

The last occasion on which I heard him speak was at the annual meeting of the United Empire Club in London, on September 21, 1911, over which the present Duke of Marlborough presided, and I remember the chairman jocosely remarking that when a boy he had stood much in awe of Tupper, when he met him first at Lord Lansdowne's house, and referred to him "as one of the greatest, if not greatest Canadians living." The speech Tupper made was one of the best he ever uttered, and fully evidenced at his great age the remarkable clarity of his mentality, lucidity of expression and fluency of a brilliant statesman.

The sunset of his life in England was brightened by the tributes and allegiance of friends of both parties. He had fought valiantly in the days of Canada's building. His loyalty to his country was only equalled by his loyalty to the Empire and his own political party.

"The immense and brooding spirit still
Shall quicken and control.
Living he was the land, and dead
His soul shall be her soul."

Winnipeg.

London Press on Labrador Boundary Awards

THE great case of the Labrador boundary, which has now been settled, opens out some very interesting and important questions. The first, it seems to us, is the value of the Privy Council, as a disinterested Court of great authority and high repute. In no other way could this question have been settled; no other Court would have been accepted by both parties as beyond any suspicion of interest or bias. As to the question itself, it goes back to a time when Newfoundland was important as a "nursery of our seamen", and a crucial point in our wars with France. In those wars, as in all wars, economic weapons were used, and the conflict was fought over the mastery of the fur trade and fishing. The Government of Newfoundland was the watchdog to keep the enemy out of the fur trade and fisheries, hence Labrador was put within the jurisdiction of the island and not of the Continent. At that time, moreover, the highlands of Labrador were hardly penetrable from the land side of Quebec, and were, moreover, regarded as useless.

But now commerce and science; water power and improved transport have created new dimensions of wealth. The "miracle of paper" has given a wholly new value to those wild and inhospitable regions. The Laurentian highlands with their great forests of spruce and pine, once obstacles in the way to the plain, are now sought for themselves as the seat of enormous wealth and power. Such is the economic significance of this dispute. Yet if Canada loses something of her boundless hopes, she loses nothing she counted her own, for these regions in dispute still lie undeveloped. And the great Dominion has such enormous resources of her own, still undeveloped, that she can hardly grudge to Newfoundland these Atlantic slopes of Labrador. Those who would study this great question of Canadian possibilities should read a fascinating book, "Canada as a National Property", published by the Department of the Interior at Ottawa. It is there explained, partly by an excellent series of maps, partly by an admirable exposition, what extraordinary resources the Dominion controls. Wheat and timber are the foundations of her wealth; but she is rich in a wide range of commodities, in soils and climates suitable to many crops; in infinite possibilities of water-power; in many minerals—coal, gold, lead, nickel, copper, silver, asbestos, and zinc; and in territories as big as the United States, of infinite variety, suitable to the development of a white race, healthy and fertile; a land of lakes, rivers, mountains, and plains; an unparalleled field for work and play. Upon the whole, then, Canada is so rich in all that Nature offers to the white man that she need not grudge the loss of what a friend gets."—Extract from the "The Morning Post", London.

SIR WALFORD DAVIES

Who is said to have been offered the post of organist at St. George's Chapel, Windsor. The post has been vacant since the death of Sir Walter Parratt, who held it from 1882 to 1924.

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PRINTED AND PUBLISHED BY

CONSOLIDATED PRESS, LIMITED

CORNER RICHMOND & SHEPPARD STREETS

TORONTO 2, CANADA

MONTREAL - - - 171 St. James Street
WINNIPEG - 304 Birks Bldg., Portage Ave.
NEW YORK - Room 506, 505 Fifth Avenue
CHICAGO - Hartford Bldg., 8 South Dearborn
LONDON - 10 Norfolk St., Strand, W.C.

MILLER McKNIGHT, BUSINESS MANAGER

Subscriptions to points in Canada, Newfoundland, $4.00.

Great Britain, U.S.A. and Mexico, $7.00. Single Copies 10 cts. All other countries $10.00.

Entered as second-class matter March 6th, 1909, at the post office at Buffalo, N.Y., under the Act of Congress of March 3, 1879.

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PRICE 10c. A COPY $4.00 A YEAR

Volume 42, No. 19. Whole No. 1776

American Men and Money Save Napoleon's Library

By Francis Dickie

IT IS one of the most pleasing ironies of history that American men and money are today responsible for the preserving and restoring in France of some of the finest ancient palaces and their contents.

After two years' work under the direction of Mr. Welles Bosworth, American architect, the reconstruction of the roofs of the palace, and drainage protecting the private library of Napoleon Bonaparte, and the great adjoining one started by Francis the First, 1520-1547, situated at Fontainebleau, has been completed, and the wonderful books contained therein, that were being damaged by rain during heavy winter storms are now safe for many generations. At this time when the work has just been finished it is particularly interesting to note that in 1810, wind-driven rain penetrated the roof and did damage to many precious tomes, as it did recently. Napoleon I., then had some repairs made. One hundred and fourteen years later, the ancient oak beams of the roof had become so worm eaten as to require immediate extensive repairs, which the French Government was not in a position to make. Fortunately, the Rockefeller Foundation came to the rescue, and four million francs have now been spent in building new roofs, perfecting drainage and other repairs.

The main library today houses on its shelves, 24,000 volumes, with an additional 12,000 as yet stored in boxes. For in September, 1915, when the Germans were so close to Fontainebleau, both the private library of Napoleon and the main one were transferred to Talouse, along witn all the movable furniture, carpets, paintings, etc., making four train loads.

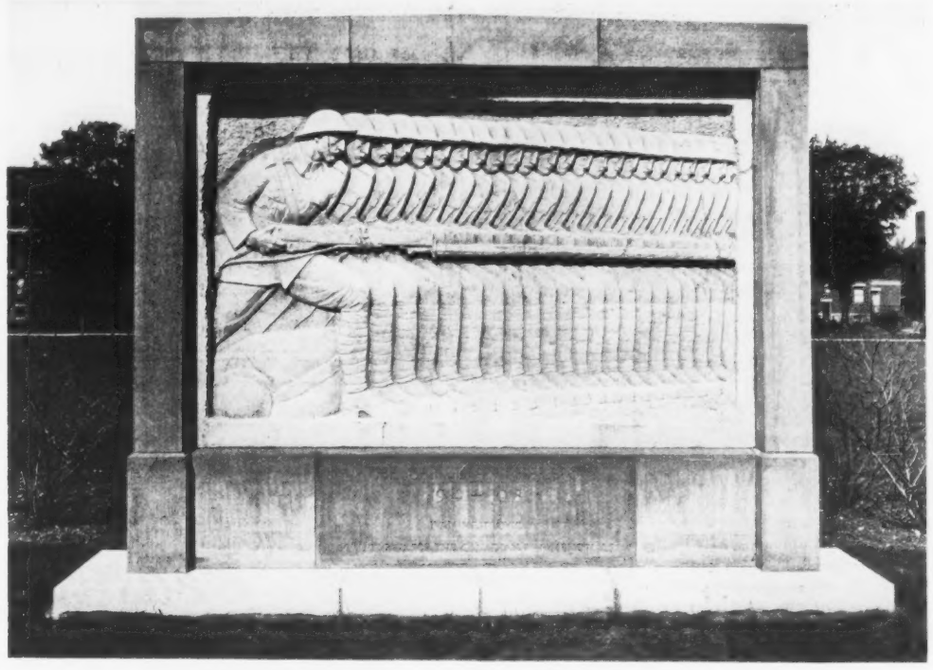
The bringing together of the books in the main library is chiefly due to Francis the First. Under the direction of Bishop du Chatel, the library was made a collection of volumes which became the subject of envy and admiration by the leading book collectors and the learned in Europe. They are today shelved in the "Gallery of Diana", a room some 250 feet long by 20 wide, where beautiful paintings on walls and ceilings heighten the effect of the lines on magnificently bound volumes, a view open to all visitors.

The private library of Napoleon Bonaparte is not open to the general public. The library, some fifty feet square, has bookshelves lining three sides of it. The open shelves are of dull-finished oak. Above the various sections of these are large gold letters fitted into the wall, ranging from A to Z, marking the careful arrangement of Barbier, Napoleon's private librarian. The library presents a strange effect of newness, and business-like efficiency.

Only the President of the Republic is at liberty to withdraw a volume, and this privilege is seldom taken advantage of. So the books stand row on row, lonely files unread in the chill atmosphere of bygone days which clings to this fireless chamber of the mighty dead.

RT. HON. ARTHUR MEIGHEN'S BEST PICTURE

One of the minor political difficulties of the former Prime Minister of Canada was that he never succeeded in getting a good picture of himself. The above drawing, by Joshua Smith, R.B.A., of Toronto, will be recognized by his friends as really characteristic. It was originally drawn for the Star Weekly.



CANADIAN WAR MEMORIAL—"CANADIAN PHALANX", BY IVAN MESTROVIC.

Vanishing Eagles' Nests

By W. E. Saunders

(One of Canada's best known naturalists)

A FEW years ago the writer made a little investigation of the effect of Niagara Falls on wild life and found that while the spectacular destruction of swans, as occasionally reported in the newspapers, is unusual, yet there is a constant stream of smaller birds—ducks and other swimmers—which go over the Falls to their destruction. And much more surprising was the fact that fish are continually going over! That led to a correlation with the statement—read years ago—about the killing of the last eagle on the Niagara River. Eagles are attracted by abundant food supplies just as other birds are, and when a constant supply of dead fish was available no wonder the eagles haunted Niagara, for the chief food of the bald eagle is not swift-winged prey which the eagle catches in mid-air by reason of his superior powers of flight, but dead and dying fish that he picks up along the shore. This food supply is varied to a certain extent, but if one visits an eagle's nest he will find that the indigestible remains which have fallen from the nest are mainly fish bones. During the past year it was reported in the papers that an eagle spent several days below the lower bridge on the Niagara River and speculation was rife as to whether or not the bird was injured. Since then it has come to light that a pair of eagles established a nest on Navy Island in 1926. Navy Island is situated a little above the rapids, and its selection by the birds illustrates a powerful tendency in their nature to select islands as breeding places. Of course an island provides a considerable shore line, all of which is a potential source of food supply. The nest is a large structure solidly fastened in the tree and added to, year by year, until its size becomes enormous, even as great as eight or ten feet in every dimension. Being inoffensive birds and spectacular as well they should be warmly welcomed at Niagara and special care should be taken to see that they are not molested. What a joy it would be to the many visitors if the sight of a soaring eagle could be added to that of the falling water!

A recent writer in the columns of SATURDAY NIGHT mentions a nest in Kent county, but does not give its definite position. This was perhaps an unfortunate omission, because every motorist going west, when the leaves are off the trees, can have a good view of this great nest. About two miles east of Wheatley there is a jog in the road, where the motorist from the east turns north. If, instead of turning, one got over the fence and walked straight over to the woods he would almost run into the nesting tree. No wonder it is prized by the owners, as the sight of these great birds majestically soaring over woods and water adds a great deal to one's enjoyment; and the attitude of the owners of that woods is not an unusual one. The writer knows of at least two other eagle nests not very far from the Wheatley one where the birds are welcomed and cherished by the owners of the woods, who say that eagles never bother their fowl and they like to have them around. In these days when the hand of the gunner is raised to destroy everything large and beautiful it is refreshing to find that friendly sentiment is growing towards these majestic and innocent birds. Ontario cannot afford to destroy all her wild life, and the various forms of Nature are so interdependent that we are liable to suffer a penalty when any form of life is removed, and it is difficult to foretell what that penalty might be.

In bygone days there was an eagle's nest about every five miles along the shores of the Great Lakes, but man, the great destroyer, has seen to it that these birds have dwindled almost to the vanishing point, and eagles are now reduced to something like one-tenth of their former numbers.

Mr. Baldwin and Toby Jug

MR. BALDWIN has been made the subject of a Toby jug in revival of a custom which was prevalent many years ago. The jug was modelled by Mr. Percy Metcalfe, whose representation of the Prime Minister is neither a solemn portrait nor a caricature, but a characteristic presentation, Mr. Baldwin being shown holding his pipe. Round the rim of the jug, which was made by a society of disabled ex-service men in Surrey — the Ashtead potters—are facsimile autographs of the Prime Minister and the artist. The first copy of the jug was supplied to the Queen at Her Majesty's request. It is believed Mr. Baldwin is, so far, the only living statesman whose features are assured of being handed down to posterity in this way.

The Passing Show

SPRING IN THE CITY PARK

Everything is Fresh and Green

Moved by the urge of Spring, I sat
Me in the park upon a seat
And thrilled to watch how this and that
Had waked to find the sun more sweet!

Oh, joyous Spring! When skies are blue
And all the world is fresh and green,
The grass and trees of deeper hue,
Save where an early violet's seen!

I could have sat all afternoon
So lovely was the waking earth,
The promise of its dearest boon,—
Blooms fairer for the winter's dearth!

But I arose, for I had seen
Upon my coat the proof complete,
That everything was fresh and green—
E'en to the paint upon the seat!

* * *

The earliest sign of spring is never a robin but a poet.

* * *

According to a report, there is a danger of a revolt of the whole Mexican army.

What grievance have the two fellows now?

* * *

Neighbors who forced an entrance to the home of .....on Saturday afternoon found her sister in an unconscious condition from coal fumes from a furnace. The latter was removed to the General Hospital.—Daily paper.

But whether it took a surgeon or a chiropractor to fix the furnace the report fails to say.

* * *

Some people who gain a reputation for consistency merely possess one-track minds.

* * *

THE SERMON

I entered then a Church for ease,
My sins I left where I had trod,
And humbly praying on my knees
I felt at peace again with God.

When rose the Preacher wrath to pour
Upon the Wayward from the Goal—
And all my sins left by the door
Again lay heavy on my soul.

* * *

Henry Ford started with nothing and now he has made two billion dollars out of Fords.

There is some satisfaction for us in the contemplation of the fact that we are making a more advantageous start than he, in that we already possess one Ford.

* * *

ANTIQUES

Old things that distant years did once arrange
Perhaps with love, at least with gentle hand,
Oh, thou now come upon them, mute and strange,
Touch reverently; feel you understand.

The human hopes and fears, the joy and sorrow
That were their time are now as fallen sand.
But these, remem'bring, had to face the morrow—
Touch reverently; feel you understand.

* * *

Bernard Shaw has been caught eating caviar and now an argument has arisen over the question whether in doing so he was living up to his vegetarian principles. Shaw will likely retort that while it is caviar to the general, it is a vegetable par excellence to the particular.

* * *

BEWARE THE IDYLS OF MARCH

"In the spring a young man's fancy
Lightly turns to thoughts of love"—
If he's wedded to thee, Nancy,
See they're not sweet Lila of!

* * *

"Do you believe in love at first sight?"
"Not if you take a second look."

* * *

ROGUE'S GALLERY

Our subject for this week is Mr. Pipper Popper, who perhaps might be described as a self-appointed commentator of literature and life. His favorite trick is to borrow a favorite volume of yours, of prose or of poetry, and reading it, underline with indelible pencil the various passages that he liked or disagreed with, with a suitable comment in his brief pungent style at the margin. And it so happens that of any volume you lend him, if you are that foolish, there is something on almost every page that rouses either his ire or satisfaction.

Observe that in the caption under Mr. Pipper Popper's picture we have underscored his name heavily and have scribbled in the margin, "Boob, sap, scoundrel!"

Hal Frank

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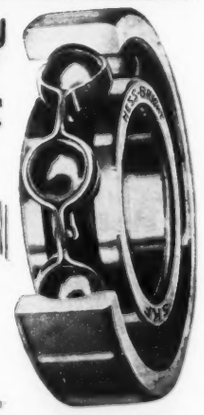

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In the Van

THE following is the true retort made by one of two second lieutenants in hospital in England in the summer of 1918. Said one to the other, "Were you in the March retreat, then?"

"Was I in the March retreat?" came the reply. "My dear sir, I very nearly led it!"—*Christian Register.*

AFTER keeping everybody in suspense for many days Mr. King finally brought down his box of bounties for the Maritimes. As he stood in his place in the Commons and read the list of its contents the Blue Noses who had demanded so many things without entertaining much hope of getting them from this government, sat in dumb amazement at the extent of the munificence. They couldn't believe their ears. For it was a long list and with but a couple of exceptions seemed to include almost everything that the peculiarly sympathetic mind of Sir Andrew Duncan had recommended for them. Most was the description of a chart the financial press carried eastward to the delight and astonishment of the Atlantic provinces. We shall always from somewhere or service and economic necessity to raise their hats to Duncan for the wonders that had been wrought without, when Mr. King recapitulated the items of Duncan's accounts. That is everybody seemed to have forgotten the report and the names for this article, the Royal Commission on Maritime Rights, or rather, the Royal Commission on Maritime Claims, as it was known. The Royal Commission was set up to examine the claims of the Maritime provinces, generally speaking, for aid, right. The commission was made up of two men, one representing the Dominion and the other representing the provinces, with a third man as chairman, who was to be selected by the two other members. The commission was given a wide range of inquiry and was empowered to examine the claims of the

"There's so many sauces about, Sir, that calls themselves Worcestershire Sauce, that there's only one way of making sure you get — as you might say — the genuine article. And that's to ask for Lea and Perrins by name, and see it on the bottle!" 10

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The Earl That Was Hanged

By C. F. Hamilton

THEY hanged an Earl in England once. He had committed a murder; he put forward the defence of insanity, and in present times the evidence he adduced probably would be accepted, but the courts then looked coldly upon such pleas, and the law took its course. The whole story is remarkable, and perhaps not without its moral to the present day.

The murderer was the fourth Earl Ferrers; the victim his steward, John Johnson; and the trial took place in April, 1760. Fully to appreciate the circumstances, one must be aware of the position which the peerage then held in England. They were not very numerous; a full sitting of the House of Lords at the time would have numbered fewer than one hundred and fifty peers present. They enjoyed at once the social endowments conferred by the feudal system and the political powers gained by the latest gentry, in the events which culminated in the revolution of 1688; they possessed certain substantial privileges as well. The deference with which they were treated was a perpetual surprise to the readers of today; during the time under notice a younger brother to Earl Ferrers, who gives evidence, continually addressed and spoke of the latter prisoner as "my lord." Many [illegible] are cited to show that before that occurrence a peer who had committed [illegible] might to some extent [illegible] the law. In 1678 the seventh Earl of Pembroke, a peer of ungovernable temper, greatly given to [illegible] in my authority as "right honourable" [illegible] drunken squabble he was found by the House of Lords guilty of manslaughter. He claimed his privilege of peerage and was discharged [illegible] The impunity with which Lord [illegible] character of a public nuisance has been commemorated by Thackeray. Most of the noblemen of England were fully occupied in business of importance to the country, but if one of their number chose to misbehave the peerage gave him no little licence. To translate the situation into modern terms, a nobleman of the early Eighteenth Century was about as powerful as one of the more [illegible] millionaires of the United States of today.

Earl Ferrers was a man of violent temper. He quarrelled with his wife and she obtained an Act of Parliament by which they were separated. The [illegible] financial arrangements which issued in a receiver being appointed for the earl's estates, and Johnson was nominated to the post; he was Lord Ferrers' steward. He had been in the family from his youth, and it was at his lordship's suggestion that he was selected for the post. Johnson, however, took a view of his duties which displeased his patron, who thereupon conceived a hatred against him. Sundry proofs of this were shown, and at last Lord Ferrers resolved to kill him. His proceedings indicated deliberation. On a Sunday he made an appointment with his steward-trustee for the following Friday, and on that day he sent various inmates of his house away on one pretext or another, so that there were in it only three maid-servants besides himself. When Johnson came, Lord Ferrers took him into a parlor and locked the door. There ensued a conversation which grew into a dispute, and Lord Ferrers shot and mortally wounded the steward. The speech of the Attorney General in opening the prosecution told the story in language which does not err on the side of over-statement:—

"After Mr. Johnson had been there the best part of an hour, one of the maids in the kitchen, hearing some high words in the parlour, went to the door to see if she could discover what was doing; she listened, and heard my lord, as she was at the kitchen door, say, 'Down upon your knees; your time is come; you must die,' and presently after heard a pistol go off; upon that, she removed from the kitchen, and retired to another part of the house; for she did not care to venture into his lordship's presence."

Having dealt the wound, Lord Ferrers forbore to complete the assassination, but allowed the victim's family to be called, had him put to bed, and caused a surgeon to be summoned.

He was sober at the time of the shooting, but then began to drink heavily. The surgeon remained in the house some hours, and Lord Ferrers told him that he had shot Johnson, that he had done it coolly, that he had been seized with compassion on seeing the pain his victim had suffered, that he now thought that he would recover, and that if death ensued he would not submit to being seized, but would surrender to the House of Lords. Throughout he testified the utmost rancour against Johnson. He had an interview with the wounded man, in which he showed such violence that the latter, to avoid an attack as he lay in the bed, had to admit that he had been a villain. At last the earl went to bed and the surgeon, who had temporized with him, removed the dying man to his own house, where he expired next day. The surgeon also raised the neighborhood and the murderer was seized, after standing a kind of seige in his house, and making an attempt at escape.

Such were the circumstances of the homicide—the account is very condensed, but I hope conveys some sense of the strange difference in atmosphere from a modern murder. The unfortunate Johnson was slain in the murderer's own house, with no attempt at concealment, and murderer and victim remained for hours under the same roof, at one time in converse.

***

EARL FERRERS was tried by his peers, that is, by the full House of Lords, and not by an ordinary court. Concerning this, an observation of the Attorney General may be quoted:—

"The prisoner has a right, from his quality, to the privilege of being tried before this noble tribunal; if he is innocent, he has the greatest reason to be comforted, that your lordships are his judges; for that nobleness and humanity, which prompt you naturally to incline towards mercy, will strongly exert themselves in the protection of innocence. But on the other hand, if the prisoner is really guilty of the charge, his case is truly deplorable; because your minds cannot be deceived by the false colouring of rhetoric, nor your zeal for justice perverted by any unmanly confession."

The last sentence of this extract merits attention; its sonorous Eighteenth Century language seems to suggest that appeals which would affect an ordinary jury would have no effect upon the prisoner's fellow noblemen. Certainly, they proved themselves strict in judgment.

Earl Ferrers' defence was precisely that which would be put forward today—insanity. It failed for one or two reasons which could not apply now. He was obliged to plead his own case, counsel not being permitted, and thus was in the invidious position of impugning his own competence; he plainly showed his distaste for the course his advisers had laid down for him. His further difficulty was the odd one that in presenting his case he exhibited an acuteness of understanding which convinced his judges that he was sane enough to distinguish between right and wrong. In a court of law of the present day the evidence which he submitted almost certainly would have been regarded as conclusive. He always had been moody, was given to talking to himself with null gestures, was extremely suspicious of others, and was prone to violent and causeless explosions of anger; his relatives had con-

[illegible]

and [illegible] of [illegible] towards [illegible] an microscope [illegible] circle not [illegible] the [illegible] servant. The [illegible] Lord Chandos, in the [illegible] peculiarities as "great [illegible] of abbreviating. [illegible] expert witness.

[illegible] matter of [illegible] The first was [illegible] inquiry, but [illegible] inter-mission. The next was [illegible] suspect of murder [illegible] Their [illegible] some thought [illegible] it equally true that such behaviour may [illegible] Guess a lot more, and to [illegible]

This summary [illegible] fortified by remarks upon the [illegible] running and cross-examining witnesses. Perhaps the [illegible] passage sets forth the [illegible] exactly as [illegible] they [illegible]

My [illegible] in some [illegible] [illegible] and [illegible] [illegible] There were [illegible] [illegible] give the opinion [illegible] [illegible] within the opinion [illegible] [illegible] [illegible]

[illegible] Lord of Chancery [illegible] [illegible] Ferrers was [illegible] [illegible] and that they [illegible] [illegible] were [illegible] She it was [illegible] that they were [illegible]

The House of Lords unanimously [illegible] [illegible] and he was [illegible] to [illegible]

The days of pomp imparted their [illegible] [illegible] murderer's last [illegible] [illegible] as strangely as other [illegible] [illegible] tragic history. It was represented that as a peer he should be beheaded, but George II [illegible] the penalty. No, he said, he was [illegible] the [illegible] [illegible] the death of the [illegible] man. [illegible] [illegible] were well, and the [illegible] privilege [illegible] [illegible] the rope was of silk. The execution was a ceremony [illegible] [illegible] was grotesquely [illegible] [illegible] [illegible] The sheriffs of London and Middlesex [illegible] [illegible] over from the Deputy Lieutenant [illegible] the Tower, and he was driven to Tyburn in his own [illegible] drawn by six horses. A great body of constables [illegible] the procession; then [illegible] grenadiers and [illegible] the sheriffs of London preceded the Sheriff of Middlesex followed the [illegible], each in his "chariot"; there was a mourning coach and six, and the ghastly parade ended with a hearse drawn by six horses. The crowd was so enormous that the procession took two hours and three-quarters on its way. The multitude was the occasion of a grim pleasantry from the central figure of the pageant, who throughout bore himself with dignity and courage:—

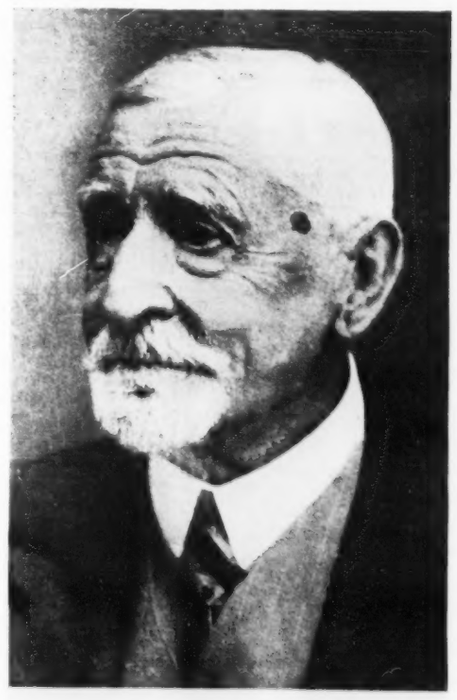
"His lordship asked the sheriff, if he had ever seen so great a concourse of people before? and upon his answering that he had not, 'I suppose,' said his lordship, it is, because they never saw a lord hanged before'."

Not a jot of the savage injunctions of the law was abated, and when the unfortunate man had ceased to breathe his body was deposited in the stately hearse, and "was conveyed by the sheriffs, with the same procession to Surgeons-Hall, to undergo the remainder of the sentence (viz. dissection). Which being done, the body was on Thursday evening, the 8th of May, delivered to his friends for interment." And they buried him privately very deep, under the belfry of a London Church.

Lord Ferrers almost certainly was insane, and the dreadful death march through London, with its gloomy gusto, by the canons of the present was a miscarriage of justice. But no member of the peerage has murdered anybody since then.

THE Labrador litigation between Canada and Newfoundland, which has just been decided by the Judicial Committee of the Privy Council, is probably—at least in regard to its subject-matter—the biggest case that has ever come before that body. Here was no trial on appeal of issues between private persons, but a contest between two British Dominions, each in its own area a sovereign State. And the stake was worthy of the disputants; it concerned the ownership of some 110,000 rich square miles of the earth's surface.

The decision which with certain reserves is in favor of Newfoundland, was based entirely on statutes, Orders-in-Council, and Proclamations—the most important made in 1763. These were taken as forming the basic law of the British Empire, a character in which the present case must help to confirm them. The litigation is said to have cost the parties a quarter of a million. But when one recalls the bottomless expense which three South American States have incurred over the Tanca-Arica dispute (still unsolved), that is seen to be cheap, and the advantage of belonging to an Empire with an ascertainable law and a Court trusted to ascertain it, very substantial. It is a great example.—Extract from "The Daily Chronicle", London.



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MUSIC *and* DRAMA

HELENE LYND
Comedienne with "Yes, Yes, Yvette", musical comedy attraction at the Royal Alexandra next week.

NATHALIE DE KOVANKO
Who plays opposite Ivan Moskine in the film version of Jules Verne's "Michael Strogoff", current at the Regent Theatre

Conversation For Four

Frederick Lonsdale's new comedy, "On Approval," deals, not with the eternal triangle, but with the almost equally eternal quadrangle, in which two men and two women work at cross purposes until the couples who should be mated get properly sorted out. As one has pointed out in the past, London is developing a "comedy of bad manners" all its own. Characters do not "rough-house" each other as in the popular American plays of ten years ago now re-emerging as musical comedies, but they indulge in a more urbane form of bad manners, conversational mont. If anyone wishes to learn how to be detestably rasping in his remarks to others let him go and see the urbanely nasty Duke of Bristol in this play.

"On Approval" contains but four characters, and by an insidious device even servants are eliminated from the scene, although the characters are wealthy and the locale is a castle in Scotland. The play is motivated by two people, a man and a woman, each intent on matrimony from motives far from sentimental. Mrs. Wisack is a matrimony widow, who has a theory that she would like to marry a wealthy and good-natured American long resident in Great Britain, but she does not wish to ensnare him until she has given him what is colloquially known on this continent as the "once-over." Therefore she induces him to come and visit her in Scotland, "on approval." She has also as her guest a very nice girl, Helen Hayes, heiress to substance of a fabulously wealthy English pickle king. To Scotland comes also the thoroughly undesirable Duke of Bristol, who would like to marry the latter, for love not of her but of the pickle millions. Two acts are expended in the pursuit of these matrimonial aims, and in the third the purposes of the fortune hunters are thwarted by the wit of the heiress, who has formed an attachment for the American, and slips away with him, leaving the insolent Duke and the equally insolent widow to live unhappily ever after.

The story itself could be presented in half an hour, but Mr. Lonsdale dies it out to more than two hours and a half by his expertness as a writer of amusing dialogue. So skilfully does he sift out verbiage that in the last act the audience is even more interested and stimulated than at the beginning. Nevertheless "On Approval" would be the better for a little pruning. Interest sags for awhile in the middle of the piece, but taken as a whole "On Approval" is an exceptional achievement in sustained wit.

In the counter-play of thrust and thrust, the American chap who is neither smart nor quick-witted, is often the victim, but, as intimated, he is really the one who gets what he wants in the end, and this role is most agreeably played by Wallie Eddinger, an ideal selection for the role. Of late years Mr. Eddinger has been playing Englishmen, but never seemed the real thing. In this play he has a part which fits his methods and personality precisely.

The disagreeable widow is skilfully played by that gifted artist, Violet Kemble Cooper, and her nice girl-friend by a charming and sincere young actress, Vera Neilson. The fourth member of the quartette, the Duke, who talks in a vein of smiling insolence at all times, is impersonated by Hugh Wakefield, a polished London comedian, new to this country. All four handle the scintillating lines with much finesse. Indeed finesse is a first essential in the presentation of Mr Lonsdale's comedy.

Hector Charlesworth

"The Scarlet Lily" at The Royal

"The Scarlet Lily," the early spring flowering at the Royal Alexandra this week, impresses one as having been plentifully watered from the old hokum bucket. Just why the author, David Arnold Balch, went to such trouble to foster its growth is difficult to imagine, but doubtless he believed that the American dough-boy returning with his French war-bride was a subject sufficient as a social curiosity to merit dramatic treatment and he proceeded to give it that. As a matter of fact, it is a subject that has dramatic possibilities, as has any event of life, but after seeing his product, I doubt if Mr. Balch was exactly the person to attempt its translation to the theatre. He cannot rise above hackneyed types in his characterizations, and his expression of sentiments, whether patriotic, paternal or profane, are of the old gallery-appealing melodramatic order. One almost suspects that after certain speeches strongly suggestive of the declamatory, the author had written in his manuscript, (applause), or as the case may be, (hisses).

The scene is a farm in Vermont, and Elmer Strong has returned from the war with his bride, whom he met in Bordeaux. Earl Watkins has also returned, and what he has to say about the girls of Bordeaux should prompt a strong letter of protest from the Bordeaux Chamber of Commerce. He claims that there is not a virgin in the town outside of the convents, but is willing to make an exception in the case of Elmer's wife; until he meets her, when he discovers her to be none other than "The Scarlet Lily" of The Coq D'or, who accepted francs from the dough-boys in return for making the war more entertaining for them. Earl is especially sore at this young lady, Marcelle, because she took his money in Bordeaux and didn't give value received, this because in the meantime she had met the unsuspecting Elmer. Earl promises not to tell if Marcelle will "pay" him now. Marcelle rebuffs him in a highly emotional scene, saying that she has found the one love of her life. So Earl informs the country-side. Poor little Marcelle, who was so glad to get away from her old life and who loved Elmer so much! She is disgraced, Elmer's Paw and Maw horror-stricken that such a hussy should have come into their home, and Elmer himself turning from her. But it all ends happily, for Earl is forced to say he lied, and Elmer, come to realize that the war "changed a lot of things," again takes Marcelle to his heart.

The minor roles in this play are more interesting and better done than the major roles. Ruth Hunter as Debbie Strong, the excitable and sentimental sister of the family, and Bert Gorman, as Sam, the kid brother, were refreshing youngsters. William Balfour and Jennie Eustace as Pa and Ma Strong were conventional in their parenthood, and John Paul Lewis was amusing as the backward rustic lover of Debbie, Calvin Gallup. Kathleen Lawry gave an excellent portrayal as the catty Hattie Wotkins. Donal Miles as Elmer Strong just barely escaped being what is popularly known as "ham," while Marguerite Risser as his Marcelle permanently waved the banner of her love for Elmer, and although typical in her conception of a French girl who speaks only a certain amount of English, was appealing. Summing up the play, "The Scarlet Lily" strikes one as a geranium masquerading under false pretentions.

* * *

Feuerman With New Symphony

With minor exceptions, the New Symphony Orchestra has been particularly happy in its guest-artists this season, and the public has reason to be grateful for the opportunities afforded in these Twilights of hearing musical artists it might not otherwise have heard, at least in such a generous sequence. Kathleen Parlow, Paul Doguereau, Evlyn Howard-Jones, to name those who come to mind most vividly at the moment, are evidence of the excellent discrimination shown in the choice of guest musicians, and if the management of the New Symphony continues in this splendid fashion, it will secure more firmly the hold of its orchestra upon the music-loving public of Toronto. While the work of the orchestra itself this season has been rather uneven, it has shown a gratifying improvement of late, and it is to be hoped that this is an augury of increased effort next year.

Sigmund Feuerman, the celebrated Austrian violinist who appeared with the New Symphony at its recent concert, the second last of this season, ranks with those others we have mentioned as an outstanding performer at these recitals. He came well-heralded from the continent, having played with all the large orchestras on that side of the water, including those under the direction of Nikisch, Weingartner, Henry Wood and Bruno Walter. For his appearance with the local orchestra he played Beethoven's magnificent Violin Concerto in D major and revealed a power and technique that can only be described as amazing. Physically, Feuerman impresses one with his stolidity, and while his playing is never suggestive of wild emotional fire, there is really nothing of the stolid in his performance. Restraint is there, but feeling nevertheless, and above all, a fine effect of high mental effort. In such a work as this Beethoven Concerto, he seemed an ideal interpreter, for it offers the violin in its musical purity and contains a wealth of embellishment that demands the full resources of technique. As played by Herr Feuerman and the orchestra it was a stirring experience.

For its numbers alone, the orchestra under Dr. Von Kunits offered Herold's familiar "Zampa" Overture, made almost banal these days by the numbers of movie orchestras that assay it, but rendered effectively on this occasion, and the Sibelius symphonic poem, "Finlandia," heart-thrilling in its patriotic fervor and also given a satisfactory presentation.

* * *

Rabinoff A Young Phenomenon

Toronto had an opportunity last week of contrasting the work of two violinists who were of opposite polarity in the matter of temperament and interpretation, one already experienced and arrived, Sigmund Feuerman, of whom we have spoken, and Benno Rabinoff, the young pupil of Professor Auer, a youth of such brilliant gifts that he bids fair to follow in the steps of Heifetz and Elman. It was unfortunate that so few people turned out to hear him, for the rest missed hearing a genius in all the first ardor of his youth.

Rabinoff achieves a stupendous tone, rich, vital, oriental in the opulence of its color, and his barely restrained fire makes everything that he plays of breathless interest. His mastery of the mechanics of his instrument is soon taken as granted, for he surmounts every technical difficulty and complexity of phrase with the careless ease of a Heifetz. In his first number, the Vitali Chaconne, arranged by Leopold Auer, he began at once to disclose his vivid eloquence, and the revelation was completed by his spirited rendering of the Vieuxtemps Concerto in D minor. In the Adagio Religioso the tempering of his tone to a mood of exalted spiritual rapture was extraordinary. The lively Scherzo was given with an unleased rhythmic fervor that roused the enthusiasm of his auditors to a high pitch.

Other numbers that he gave were Mendelssohn's "On Wings of Song," Drigo's "Valse Bluette," both of which he played in ravishing style, the Dvorak-Kreisler "Slavonic Dance in G minor" and the Beethoven "Chorus of the Dervishes," in which latter selections it may be imagined from their very titles the ardent vigor of his cadence found full expression. The program closed with a Paganini Caprice, No. 24, serving excellently as the climax of an astounding performance. One does not need to be a prophet nor the son of a prophet to forecast the future of Benno Rabinoff. He will go very, very far.

Hal Frank

ANTON ROVINSKY
Guest artist at New Symphony Orchestra's last Twilight Concert of the season, Tuesday, March 29th.

A Picture of Beethoven As He Was

Beethoven is described as the "Michael Angelo of Music" by Elly Ney, the Beethoven pianist, in the March issue of the American Monthly. She gives a novel and entertaining picture of the great composer's personality.

"Tradition and romance have done their best to represent Beethoven as a musical hero should be," she says. "But in movie or best seller, or in a drama like the Music Master, I fear that the sturdy, swarthy little man, who glorified Vienna a century ago, would have been an artistic failure. He did not look the part.

"The poetical painters of his day, untrammeled by the realistic art of the photographer, did their utmost to idealize the composer. But all the help he could give them was his tousled shock of thick black hair, his expanse of forehead, his excellent white teeth, and his small and graceful feet.

"He had a thick-set, muscular, but rather stooped figure, 5 feet 5 inches

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The current issue of the CONSERVATORY QUARTERLY REVIEW is now on sale at the Conservatory and at leading music stores. Annual subscription 60c; single copies, 15c. CONTENTS—Editorial Comments, by Lee Smith, Mus. Bac.; Beethoven, by Lee Smith; Vocal Tremolo and Vibrato, by T. C. Jeffers, Mus. Bac.; Book Reviews, Lectures, Recitals, Examination Results, etc.
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PAUL WELLS, *Pianist*
A recital by several of Mr. Wells' pupils will be held at the Toronto Conservatory Concert Hall on Friday evening, March 18th, for which cards may be had at the Conservatory office.

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in height, a short neck, a large head, and a wide strong face with heavy jaws. The large, brilliant, poetic eyes with which painters tried to endow him were small, black, penetrating and business-like; although their wide distance apart evinced the frankness and sincerity of his disposition.

"His nose was short, broad and rounded; his mouth downdrawn, his lips protruding and petulant. His swarthy complexion, deeply pock-marked and seldom well-shaved, aided in nicknaming him 'the Spaniard,' even as a youth. His legs were short, his hands thick and dumpy, his fingers—which should have been long, tapering and artistic, as every saxophonist in Greenwich Village knows—were short, thick, blunt, utilitarian.

"Quite properly indifferent to his dress, the great sonatist wasted more water on his own hands and head than his laundress used upon his linen. But nerves, not neatness, were the reason for this profusion. His strange 'drenchings' were a part of the eccentricity which he conceded to tradition whenever he was composing. He spent happy hours, indeed, improvising at his piano. But he did his serious work of composition at his desk with pen in hand. And while his huge brain throbbed with celestial transports of beauty and of grandeur, he did not burst, a la Hollywood, into glorious song. Instead, jumping from his chair, he would dash pitcher after pitcher of cold water impartially over his head, his hands, the lodging house floor, and the unlucky roomer underneath. And while he poured he alternately hummed and roared, or 'howled,' as one friend has described it."

* * *

Where Are Shakespearean Actors?

With Julia Marlowe and E. H. Sothern no longer touring; with Jane Cowl acting "The Road to Rome"; with Walter Hampden appearing in "Caponsacchi" and John Barrymore seemingly forever lost to the movies, Shakespeare is almost entirely absent from the American theatre save for Eva Le Gallienne's "Twelfth Night" in intermittent performance in her Civic Repertory company in New York, and the probability that Robert Mantell somewhere is playing his extensive list of classic plays.

All of which leads one to ask where are the actors who once supported these stars in Shakespeare? Producers used to say that there was no place for the Shakespearean actor in modern drama. They objected most of all, it seems, to his diction, which is not surprising when one considers the kind of diction favored by many present-day directors.

It may be of interest, therefore, to note the unusual number of actors in George Arliss' company in John Galsworthy's "Old English," who had their training in Shakespeare. Irby Marshal, the leading woman, played several of the great heroines in Australia. Lillian Brennard acted with Sir Henry Irving, Sir Herbert Beerbohm Tree, Sir Johnston Forbes-Robertson and Sir Frank R. Benson and Henrietta Goodwin played low comedy roles with Robert Courtneidge's company in England. Ivan F. Simpson was with Irving and E. S. Willard. Murray Kinnell was with Sothern and Marlowe. Henry Morrell, Guy Cunningham and Harry Kendall were members of Benson's company, notable for its productions of all the Shakespeare plays and as a training ground for young players. Thomas Donnelly, Lewis A. Sealy, Arthur Villars and Perry Norman have appeared in the classic drama. George Harcourt was with Modjeska in "Macbeth" and Alan Trotter with Sybil Thorndyke in "Henry VIII."

George Arliss, for all his long experience in the English provinces, where a season or so in Shakespeare seems inescapable, never has acted in his plays. When such an event threatened to happen, somethings always prevented it.

* * *

FRIENDS of the "Little Theatre Movement" in Canada will be very much interested in the announcement that the Ottawa Drama League has just purchased at a cost of twenty-three thousand dollars, the old Eastern Methodist Church, which for two years has been unused because of the amalgamation of its congregation with that of St. Paul's Presbyterian Church, now called St. Paul's-Eastern, of the United Church of Canada.

The Eastern Methodist Church is a picturesque vine-covered stone building conveniently situated at the corner of King Edward Avenue and Besserer street. Plans of the Drama League are to tear out the partition between the church proper and the Sunday School hall, so that the hall can be used for stage and dressing rooms, while the audience will be seated in what was the church. Theatre seats will be installed in place of the pews, accommodation for at least five hundred being counted on. If funds permit extensive changes in lighting and decorating will be made, and in time the Little Theatre should be a very beautiful one. The Ottawa Drama

CLEMENT HAMBOURG
Pianist, whose recital takes place at the Margaret Eaton Hall on Wednesday evening, March 30th.

MRS. R. H. COOK.
Formerly Miss Hilda Alcock, whose recent untimely death cut short a promising career.

League, of which Dr. Duncan Campbell Scott is President, deserves great credit for its achievement in securing a home for its activities, and its programme for next winter, when the new theatre will be open, is awaited with much interest by Ottawa citizens.

* * *

A BRILLIANT musical career was cut short recently in the untimely death of Hilda Alcock (Mrs. R. H. Cook). Miss Alcock was born in Manchester, England, coming to Canada with her parents in 1911. She was educated at Secord School and later at St. Joseph's Convent, from childhood showing a remarkable genius for music and greatly talented also in other directions. She continued her musical studies with the Toronto Conservatory of Music and the Hambourg Conservatory, obtaining the degrees of A.T.C.M. and L.T.C.M., and winning the bronze, silver and gold medals. In the transcontinental tests for radio she was selected for broadcasting to England, and became a favorite with thousands of radio fans. She made her debut in 1925, shortly after leaving for New York. Here she was a great favorite, and here she met and married Mr. Roy Earle Cook. She had the pleasure while in New York of playing for the master, Jaffa Heifitz, who praised her work highly and predicted a splendid future for her.

Her unexpected death in England was felt keenly by the many friends she had made in Toronto and elsewhere. A service was held for her in Hygeia Hall, when a large number of people gathered to express their sympathy and affection. She is survived by her parents, two brothers and two sisters, living at 1321 Woodbine Ave., Toronto.

* * *

THURSDAY evening the Pompeian Room, at the King Edward Hotel, was in gala "St. Patrick's" attire, for the Annual Dance of the Faculty of the Toronto Conservatory of Music. At the entrance to the gaily decorated ballroom, the guests were received by Dr. and Mrs. Ernest MacMillan and Dr. and Mrs. Healey Willan. After a short reception, dancing was enjoyed by the majority of those present, others enjoying a social game of bridge. During the course of the dancing, and after the buffet supper, many amusing novelties were distributed, which added greatly to the hilarity and success of the evening. Included in the four hundred guests who attended this party were past and present "Conservatory Residence" students, who were warmly welcomed by the Faculty. Others present were, Colonel Gooderham, Mr. and Mrs. C. N. Candee, Mr. and Mrs. Arthur Blight, Mr. and Mrs. F. S. Welsman, Mr. and Mrs. Leo Smith, Dr. and Mrs. VonKunits, Miss Nina Gale, Mr. and Mrs. Kihl, Mr. Paul Wells, Mr. and Mrs. G. D. Atkinson, Miss Emily Baker, Miss Mary Kemp, Mr. and Mrs. Frank Blachford, Mrs. Demorest, Mr. and Mrs. W. G. Armstrong, Miss Alice Kimber, Mr. Edward Magee, Mr. and Mrs. Pickard, Mr. and Mrs. T. J. Crawford, Mr. and Mrs. M. M. Stevenson, Mr. and Mrs. Edgar Scott, Mr. and Mrs. Ernest Seitz, Miss M. G. Ferguson, Mr. and Mrs. Harvey Robb.

* * *

AT ST. James Cathedral on Thursday, March 31st, at 8.15, Dr. Albert Ham will present his own Sacred Cantata, "Solitudes of the Passion." The soloists appearing with the choir will be Mr. H. Stenhouse and Mr. Norman Cherrie.

* * *

ON SATURDAY, March 26th, at 4.15 p.m., in the commemoration of Beethoven's Centenary, falling on that day, the Hart House String Quartet, assisted by Campbell MacInnes and Mme. Nora Drewett de Kresz, will present a programme of Beethoven, which will consist of the Sonata for violin and piano in C minor, a group of songs, and the F minor Quartet.

* * *

A DELIGHTFUL recital was given at the Conservatory Concert Hall by Ruth Hamilton, pupil of Arthur Blight, assisted by Gordon Hallett, pupil of Paul Wells. In an attractive program, embracing among other numbers the "Habanera" from "Carmen" and "Voce di donna o d'angelo," from from "La Gioconda," the singer revealed a voice of appealing quality and warmth, as well as a decided gift for interpretation. She was assisted gracefully at the piano by Olive Langton Beddoe. Gordon Hallett in his various piano numbers displayed pleasing ability.

* * *

ANTON ROVINSKY, described as New York's pianist sensation of the year, is the guest artist at the New Symphony Orchestra's last Twilight Concert of the season, March 29th, in Massey Hall. He has appeared as soloist with the Symphony Orchestras of Berlin, Dresden, Paris, Hamburg, and Vienna, and is engaged as soloist with the Chicago Symphony Orchestra. His programmes range from Bach to Stravinsky. Of his Bach, the London "Daily Mail" said: "It is an emotional forging of discipline into spontaneity," and Sigmund Spaeth calls him "the finest interpreter of the moderns." The orchestra plays Auber's Overture, "Masaniello," the Funeral March from Third Symphony (Eroica) of Beethoven (In commemoration of Beethoven's death, March 26th, 1827), and Rossini's Overture, "William Tell."

* * *

THE programme for Clement Hambourg's piano recital at the Margaret Eaton Hall on Wednesday evening, March 28th, is as follows:—

Sonata in A major, for 'cello and piano, Beethoven, with Boris Hambourg, Chaconne, Bach-Busoni, Harmonious Blacksmith, Handel, Toccata, Schumann, Turkish March, Beethoven-Rubinstein, Five Chopin Etudes, Liebesleid, Kreisler-Rachmaninoff.

* * *

A HALF-WOMAN and half-man on the stage alive in the person of Josephine Joseph will be a feature of Sporting Widows at the Gayety theatre next week. Nature has made many marvelous freaks in years past, but perhaps never before in all history has there been anything to equal Josephine Joseph, which John J. Jermon will send here along with his great burlesque show starring George Shelton and Hite and Reflow. Shelton made himself the idol of burlesque fans years ago when he appeared in "Monkey Shines" to the delight of thousands, while Hite and Reflow were musical comedy favorites before their present engagement.

* * *

HEADED by the Toronto Concert Band, under the direction of Captain R. B. Hayward, a first-class programme has been arranged for the first annual concert of the Christie Street Branch of the Canadian Legion, in Massey Hall, Thursday, April 7. The concert is to raise funds for relief purposes, the calls on the present fund having been so numerous that it is impossible to aid several cases of absolute distress.

Lt.-Governor W. D. Ross is the patron of the affair, and Canon Hedley will preside. The concert is being supervised by Lieut. W. Carr, R.N.R., and R. A. Barker. Exchange tickets, which will be replaced by reserved seat tickets on April 4th, are on sale by them.

Amongst the artistes who have contributed their services are Miss Florence McNair, soprano; Frank Oldfield, baritone; and Harry Binns, tenor, all well-known Toronto singers; the Capital Quartet, and John Langley, violinist. Dancing numbers will be given by the National Scottish dancers, under the direction of Jock Robertson, together with Marie Whitney, "The Incomparable Tap Dancer," who has earned her reputation in England where she was trained, Europe, Canada and the United States. Archie Swann, entertainer; Harvey Lloyd, comedian, and Miss E. F. Hedley, accompanist, round out the programme.

RENEE ADOREE,
Appearing with John Gilbert in "The Show", screen attraction starting on Saturday at the Uptown Theatre.

* * *

"YES, Yes, Yvette," younger sister of "No, No, Nanette," of joyous memory, is the important announcement of the coming week, opening her brief visit Monday night at the Royal Alexandra Theatre. The piece is produced by H. H. Frazee, who in his world-famous "No, No, Nanette," proved himself a most discerning impresario. The book, based on a once popular farce, "Nothing but the Truth," is by James Montgomery and William Cary Duncan. Irving Caesar contributed the lyrics and Mr. Caesar and Phillip Charig are responsible for the tunes.

The cast includes Donald Brian, whose fine performance here in "No, No, Nanette," is still fresh in memory; Herbert Corthell, Jeanette MacDonald, a girl of beauty and talent; Mary Jane, a little dancing demon from the Follies; beautiful Amy Revere, Helen Lynd, Arnold Lucy (in his original role of the Bishop), Virginia Howell, and others.

* * *

JACK SMITH is probably the most popular singer who has visited Toronto in years. As everyone who owns a radio or phonograph knows, Jack Smith is the famous whispering baritone. When Jack Smith was here last autumn the Toronto "Star" said: "He stopped the show at Shea's Hippodrome last night and half a dozen encores failed to satisfy his enthusiastic audience."

Another attraction will be Bert Lahr and Mercedes in "What's the Idea?" "What's the Idea?" is so heavily loaded with a miscellaneous assortment of fun and songs that it is doubtful if another laugh could be crowded into it.

Willie Solar, the international entertainer, will be here next week in his own original offering.

Mr. Maddock, whose professional mission is to provide theatre-goers with revues that are different, has just produced a rapid-fire revue in nine scenes called "Misses and Kisses." The title suggests hilarious farce and hilarious farce provided this revue with its book of course, but enough plot to hang humorous dialogue upon, the rest, as is necessarily so with revues, is song and dancing, scenery, costumes and cast. The cast is headed by Steve Ondek, Bailey & Miller, Kathleen Goodwin and Sydney Platt.

Three other famous attractions, Hippodrome News Weekly, and an Aesop Fable complete the bill for next week.

(See also page 10)

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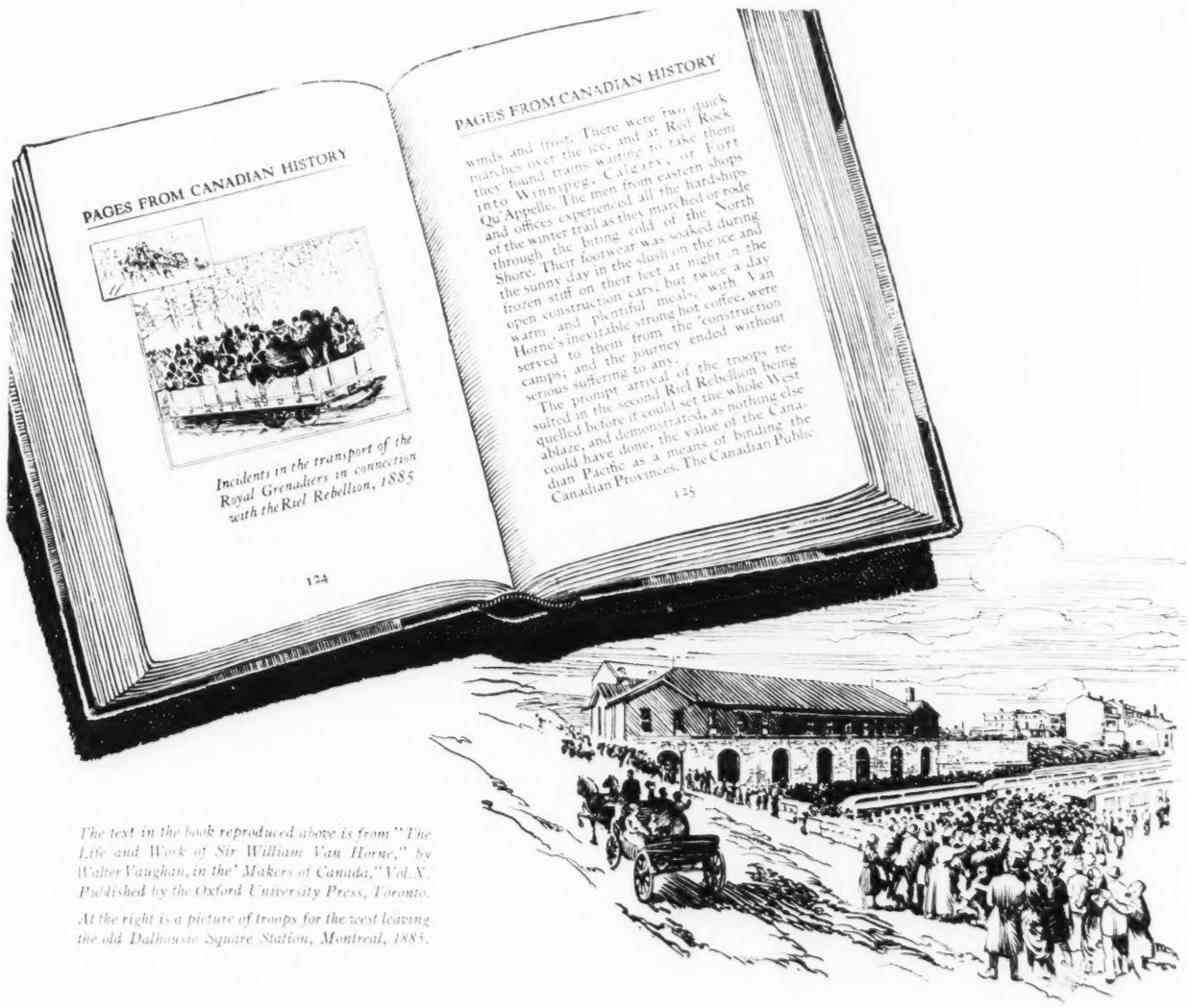

The text in the book reproduced above is from "The Life and Work of Sir William Van Horne," by Walter Vaughan, in the 'Makers of Canada," Vol. X. Published by the Oxford University Press, Toronto.

At the right is a picture of troops for the west leaving the old Dalhousie Square Station, Montreal, 1885.

INCREDIBLE as it would have seemed to contemporaries, the Fenian Raids and the Riel Rebellion actually promoted rather than retarded the development of the Dominion towards its great destiny. Sir William Van Horne often declared that Canada ought to erect monuments to the leaders of these two movements. And why? Because the Fenian Raids galvanized public opinion into realizing the imperative need for a transcontinental railroad, and the Riel Rebellion justified the road in the mind of the Government.

The Fenians struck at various points in Ontario, Quebec and Manitoba. This emphasized the need of railway communication, if only as a means of defence. Followed the Riel Rebellion. News of it reached Van Horne who immediately offered the resources of the Canadian Pacific Railway to carry troops. Knowledge that the construction had progressed so far came as a surprise to the Government, and the offer was accepted gladly

Although there were still several gaps in the line north of Lake Superior, these were bridged by sleighs. Troops, guns, and stores were rushed west over the Canadian Pacific route to help deal with the Rebellion. This practical demonstration removed the indifference which had prevented adequate financing, and funds were forthcoming to complete the line.

The Canadian Pacific Railway had demonstrated its strength and its value to Canada.

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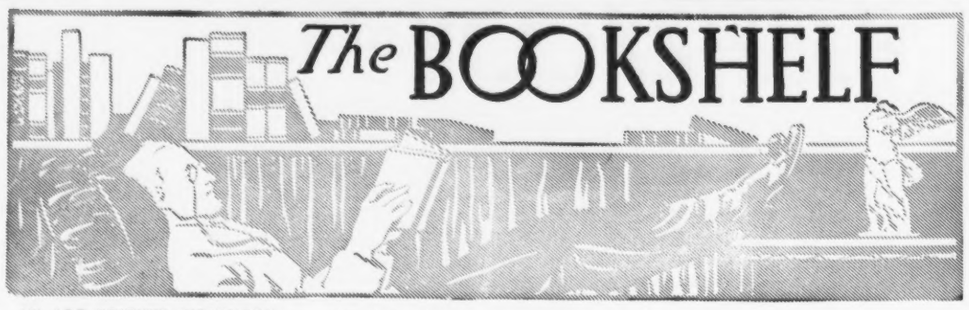

AN ART CRITIC'S DISCOVERY

"The Spanish Journey" by Julius Meier-Graefe; Translated by J. Holroyd-Reece; with drawings by J. Sima and 9 plates after paintings by El Greco; Nelson, Toronto; 464 pages; $6.50.

SPAIN is known in these days for bull fights, wine, and the memory of two great painters. All three items, together with the romantic scenery and history of the country, are in this beautifully made book, whose main thread is simple. About twenty years ago, when Velasquez's reputation was at its height, the author was a young art critic of standing. He had visited nearly all the great galleries except the Prado in Madrid; and, being engaged upon a work to be entitled "The Precursors of Impressionism," he decided he must inspect the principal examples of Velasquez's art in the Spanish capital. So, with a party of artist friends, he travelled by sea to Portugal, and thence overland into Spain by easy stages, gathering first hand knowledge of the hinterland.

Once in Madrid, he became nervous as he prepared himself to view these masterpieces he had revered at a distance, through copies and photographs. Entering the Prado alone, he was amazed to find that he could not admire Velasquez's work in orthodox fashion. This seemed to him a catastrophe, shattered all his ideas about art, and left him feeling there must be something wrong with him temporarily. But the state continued, and his companions confessed to similar states of mind. Meanwhile the genius of El Greco had revealed itself to his astonished eyes; he searched out this man's canvases in many collections in Madrid, and spent some time in Toledo, where even more of them were being gathered by enthusiasts, who were arranging a permanent shrine in that city that El Greco had loved, and wherein he had dwelt.

Meier-Graefe returned to Germany to attack the fame of Velasquez, and to spread that of El Greco. This book was then issued, and the author felt his heresy so important that its initial statement took the form of quotations from his diary interspersed with occasional letters to artist friends in Paris and Berlin. It established the reputations of both critic and artist, and its present translation into English is doubly justified, both because of its analysis of the paintings, and because it is a charming record of travel. Apart from the nine plates of El Greco paintings, there are dozens of drawings, illustrating the topography, architecture and very spirit of Spain. So intimate is the record that John and May and Jeanne and Mynheer, with their squabbles and friendly banter, make me wish that the author had told the conclusions of their stories too—novel-like — instead of allowing them to appear and disappear so casually.

***

THE descriptions of the bull fights are the best I ever read. The longer and more graphic one, beginning at page 56, is full of north-European disgust over the wanton and stupid cruelty of leading out horses purposely to be gored, that the crowd may enjoy the sight of their entrails dragging on the ground, and their death agonies. Later (p. 159) humor enters when at Seville the party sees another fight "for the benefit of the Red Cross fund." Another sort of diversion comes during the stay in Toledo, when a whole chapter of lively ancient Spanish history finds its way into the narrative.

Fortunately for some of us, the scraps of El Greco's personal history that are still known also find their way in (p. 132 *et seq.*). He was born on the island of Crete, went to Italy and studied under Titian. Becoming dissatisfied with the ideals and technique of the Venetian School, he went as an exile to Toledo, where he was lonely and happy, and painted industriously until his death about the time Rembrandt was born. His name was Theotocopulos, but the Spaniards called him merely El Greco —the Greek. Quite conscious of his own power, he once remarked to a friend: "Michael Angelo was an admirable man, but he had no idea of painting" (p. 94).

Meier-Graefe's theory is that Velasquez, being a shrewd, facile and soulless painter, plagiarized from El Greco's style, cheapened it, and made it popular. The central argument may be epitomized in the following passage:

> It is no small piece of luck, in the interests of full recognition, that Velasquez in this case, as in quite a number of others, followed El Greco directly, and therefore provoked a comparison. Velasquez is as far beneath El Greco in the "Glorification of the Virgin," as in any other picture; not because he is less of a mystic but because his creation is less pictorial, because the colour remains colour, because the terrible reds and blues fall out of his picture as if they were objective elements, which have not been resolved by perfect sensibility. Bodenhausen remarked quite correctly that Velasquez emphasized the action as such most strongly, whereas in the case of El Greco the decisive impression is gained by the infinity of the space in which the action takes place. In pronouncing such a judement, one not only condemns this picture by Velasquez, but everything which he has ever painted (p. 80).

Of the whole procession of people —travelling players, peasants, innkeepers and tourists—there is no room to speak; and I regret exceedingly having to leave out any lengthy mention of those exotic pages describing the marvellous dancing of the Gypsies, who had lived continuously in caves, dug out of the chalk cliffs facing Granada, since before the Moorish invasions, and their little girls, who had been trained from infancy in a wild harmony of motion. They, and a hundred other things that I found new and strange and delightful, I must leave the individual reader to discover. The book closes with the author's publishers suing him, on his return, for non-production of "The Precursors of Impressionism."

* * *

A CONQUEROR PASSES

"A Servant of the Mightiest" by Mrs. Alfred Wingate; Gordon & Gotch (Canada) Limited, 45 Richmond St. East, Toronto 2; 351 pages; with illustrations and maps; $2.

> *So every man has his appointed work, carefully apportioned to suit his merits. And the leader who evolved this system out of chaos and knit a variety of warring tribes into one disciplined people started from nought, without a preconceived standard as his guide. Greater than Alexander, greater than Napoleon, both of whom belonged to civilized communities, greater even than his great successor, Timur the Terrible, the natural genius of Temudjin is apt to be forgotten, when he is remembered only as a savage conqueror* (p. 117).

AS BIOGRAPHY in story form, Mrs. Wingate's narrative of the first great Tartar warrior-king, Chingiz Khan, recalls the thrill of pleasure I got from the reading of Sabatini's "Life of Caesar Borgia"; and though the military career of the one centred around the Papal Court, and the other had its source in tribal warfare among the nomads of the Mongolian plains, there are many points of similarity between them, though the Borgia's campaigns were on a smaller scale, and he left no enduring Empire behind him as Chingiz did. The similarity arises from the characters of these men. Both were ruthless, but both owed their success to the fact that, amid almost universal treachery, they were faithful to their allies, respected treaties, and, if hard, were just, with the result that conquest was often made easier by oppressed and badly ruled populations rising in revolt against their chiefs to obtain the protection and firm administration offered by the invader.

Like Sabatini, Mrs. Wingate is an apologist for her hero, admiring his strength, his courage and his wisdom, but—also like Sabatini—she does not suppress the darker passages of his story, like the fierce drama of the loot of Bokhara (p. 256) and other fair cities, which were destroyed and their inhabitants systematically slaughtered. But (again like Sabatini) she points out, in connection with the incident of his boiling 80 captives alive, each in a great caldron over a separate fire (p. 107), that he was not more cruel than other generals of his time, not only in Asia but in Europe as well.

And it is not harmful to learn that, whereas we are apt to connect the name of this "Scourge of God" with the overrunning of Russia at the beginning of the 13th century, Chingiz was never in that country himself, and the atrocities must be blamed upon his generals, particularly Chebé Noyan, the Terrible, and to be told (p. 240) that one fruit of the Turkestan campaign, which Chingiz led in person, was the establishment of postal service, and police regulations, on the northern main route from Mongolia to Turkestan, which ensured the safety of merchants, and their caravans of silk and jade and wool, for centuries to come.

***

THERE is another aspect to his career that should earn our thanks. Through the preliminary conquest of China, the great Khan carried with him into Turkestan and northern Europe many ameliorating contributions to modern civilization, like the printing-press, gun powder, and poison gas. The glorious period in Persian literature and art began immediately after the establishment of the Mongol domination there; and the author claims that it was the seeds of Eastern culture, implanted in Asia minor by the Tartar conqueror, that enabled the crusaders on their return from their travels to lay the foundations of the Renaissance.

Our debt further extends to his military exploits in themselves; for at the very time when the Mohammedans were threatening all Europe, the crushing defeats inflicted on the Moslem arms in Turkestan by Chingiz sapped their power, and made him an unconscious ally of Christendom, with which, indeed, he had no quarrel, being, in a way, a

ALHAMBRA—GRANADA

One of the many decorative illustrations from "The Spanish Journey" by Julius Meier-Graefe, now translated by J. Holroyd-Reece, and published by Thomas Nelson, Toronto.

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Nestorian Christian himself, though he never professed the faith, as Christianity was then tottering to its fall in China. He was tolerant of all religions; and the finest note of romance in the book lies in his life-long search for the mythical Prester John, the Christian potentate, whom he expected to find his equal in arms and his superior in spiritual power, and whose vassal he longed to be. To Shamanism, the prevailing religion of China and Mongolia, he was tolerant, but not sympathetic.

One is inclined to forgive Chingiz much, too, because he was such a magnificent embodiment of power; and this record is as swift and full of color and high drama as any page from Froissart. As a tale of adventures, not one modern novel in a hundred can touch it. There are many passages of fine writing in it, particularly the half-dozen pages describing the state of China, from its loess soil to its temples, when the Tartars first broke through the Great Wall (pp. 156 *et seq.*), and the address to the skull of Wang, Khan of the Keraits (p. 131).

***

CHINGIZ'S loves and wars and hates, his splendidly strong and single-minded character, the scenes of his poverty-stricken years of early struggle and of his later public triumphs, the customs of the people and the viewpoints of the age, are all set out in a well proportioned biography that has something of the glamor of the "Arabian Nights." Nor is humor wholly lacking, as where a Chinese historian in the Khan's train made a book of the events of his bloodiest campaign, entitling it with lovely understatement: "Account of a Journey to the West" (p. 202).

Though this dreadful game of death on a huge scale was played in the early 1200's, the author has not had to rely on myth. Chingiz is a legend, but where she uses doubtful incidents, they are labelled myths. The Chinese were writing auto-biographies in 2852 B. C. Chingiz had Chinese scholars with him, and in Persia and elsewhere many historians left precise records of his career; and the full documentation of this narrative, and the quotation of the conflicting views of many Oriental writers, may surprise many, who have been accustomed to think of the establisher of Tartar rule as a mythical barbarian, who wrought only destruction in a time too remote for anything of the particulars to be known with certainty.

* * *

IN SOUTH AFRICA

"The Beadle" by Pauline Smith; Doran, Toronto; 314 pages; $2.50.

BEAUTY of writing, keenness of observation and artistic character drawing combine, in Miss Smith's first novel, to make it a satisfying performance, and a finer thing in every way than her short stories, "The Little Karoo", which we reviewed a year ago. Her people of the Angenaam Valley live as fiction folk only do when created by writers of authentic power.

The Dutch actors in this rustic drama are poor, and fervidly as well as narrowly religious. The author is to be congratulated on making her heroine perfectly sweet and simple and yet quite natural. The beadle figures little, being a shadow in the background, lending a touch of mystery to an otherwise straight-away sequence of events. It is the girl, Andrina, who dominates the book; her unfolding under the warmth of the idle love of a visiting Englishman is lovely in conception and done with a sympathetic delicacy that is beautiful—a beauty in rich contrast to the life, and lives, around her—and it is her fate, when deserted, that one follows with consuming interest. One notes here a bordering on the "Butterfly" theme; but there is no theatricality. The Dutch girl's faith in God, and touchingly sublime devotion to a lover all unworthy of her, furnish her with a courage so profound that she is unconscious of being brave at all.

This naive nobility, coupled with an uncompromising realism without trace of cynicism or irony, results in a style of book rare among the productions of the more gifted younger writers. It is so spontaneous that one is more apt to take its indigenous quality for granted than to speak of it; and only on reflection is the reader aware of how completely theme, characters, actions and motives spring sheer and clean from the soil.

FROM "SHOT TOWERS"
By I. T. McIntyre.

RUSSIA IN TRANSITION

"Russia in 1926" by R. F. and M. S. McWilliams; Dent, Toronto; 128 pages; $1.

LENIN'S body lies in state under glass in a Mausoleum in Moscow, guarded by Red soldiers, while 500 to 1,000 citizens reverently pass by during the one hour daily when the public is allowed entrance; and Leninism is replacing Communism as the economic-religious inspiration of the new Russia, Leninism being the New Testament ideal with Jesus

STEPHEN GRAHAM
English journalist and novelist, author of "Midsummer Music" (Doran, $2.50) reviewed by us recently.

replaced by the leading figure of the Revolution, since he appears to the peasants and proletariat as their saviour, and a martyr, and, in part, because the Greek Catholic Church, that represented Christianity in the old Russia, was a willing tool in the hands of the bureaucracy. Yet the open conflict between Church and State is past, and the churches are well attended. The teaching in the schools is frankly materialistic, but not anti-clerical, as at first; and the Greek Catholic Church may regain its former ascendancy, provided its leaders recognize that there can be no restoration of the monarchy or the landlord class.

This is the opinion of Mr. and Mrs. R. F. McWilliams, of Winnipeg, co-authors of a bright and timely little book called "Russia in 1926," and containing their impressions gathered during 15 days in that country last August. They had been warned by friends to keep out on account of the existence of every sort of danger, humiliation and inconvenience. They report: "We went in with such high expectations of real adventure that it is almost disappointing to have to record that not once in the whole two weeks was there an unpleasant incident" (p. 95).

***

EVERYWHERE, they travelled in safety and were met with unfailing courtesy. They were free to go where they liked, and were not spied upon. While the authorities were just starting to repair the damage done to buildings by war and years of neglect, hotel accommodation was comfortable and clean, and prices—particularly for food—below those in Canada. $1.05 being the cost of a dinner in a first-class hotel. The railway trains run punctiliously on time over road-beds in good repair. Personal belongings, including letters, forgotten at hotels, were promptly forwarded after them without request. Mail service, the machinery for obtaining passports and permits, and the civil service generally, was efficient. Nowhere did the travellers find themselves preyed upon as strangers generally do in European and American cities.

In Leningrad they thought the populace looked dull and sad, in Moscow grave but cheerful, in Kiev, the ancient capital in the Ukraine, light-hearted and gay. The effort of the Soviet directory is toward mixing the classes as much as possible, with the aim of raising the lowest class to second class, and depressing the former higher classes also to second class. The intelligentsia are now employees of the Soviet, working as experts in the civil service, including the great work of education, which is the outstanding activity of the new Russia, and by which they plan to give every citizen an elementary education by 1933. Repeatedly the numbers of book-stores are commented on, and Moscow is credited with possessing more book-stores than any other city in the world.

***

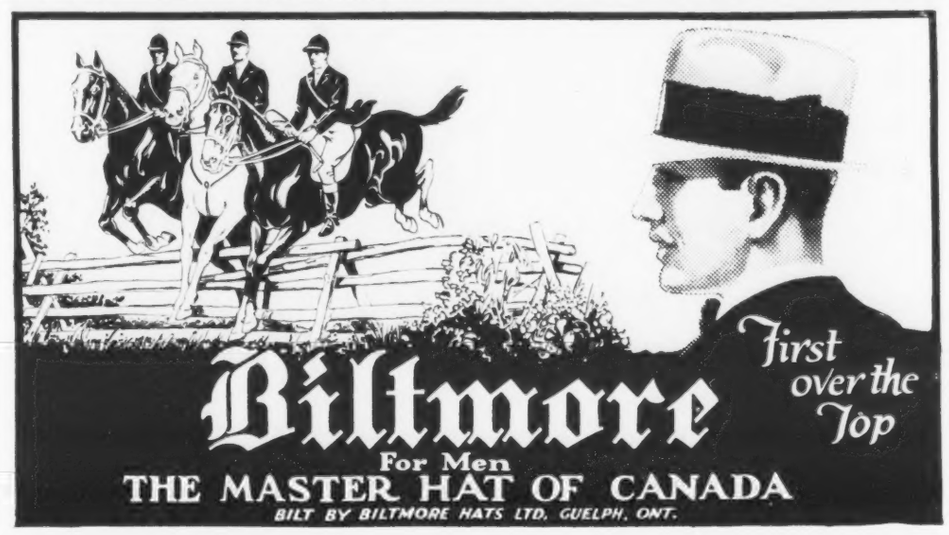
WHILE Mrs. McWilliams was looking into matters of education and housing and the status of women, her husband inspected factories and investigated the political situation. His primary piece of information is that Russia is changing rapidly, and is as far from the Reign of Terror of 1917-18 as from the Czarist regime. The economic policy originally attempted by the Bolsheviki proved unworkable. Lenin saw this, and made drastic compromises between the pure Bolshevist ideal of "From every man according to his ability; to every man according to his need," and the more worldly wisdom on which business methods are based in other lands. Workers are now being paid on sliding scales according to ability, and piece-work schedules are in force in most factories. The workers no longer elect factory managers, but these are now appointed by the government, and discipline is strict. Members of the Communist Party, for principle's sake, accept lower wages than others—all earnings above a certain sum going to Party funds.

The great weakness that Mr. McWilliams noticed in the present industrial system was the failure to provide sinking funds for capital replacements and the purchase of new machinery. Much of the factory equipment is old-fashioned, clumsy and nearly worn out. Profits are being distributed in increased wages; unless foreign capital is borrowed there is going to be a smash; and foreign governments will not lend unless the Soviet will assume responsibility for war debts they could only grapple with by taxation heavy enough to produce another revolution. The present system excludes imports, the government fixing the prices of manufactured articles according to cost, and operating government retail stores. The peasants are capable of consuming all the goods the towns can supply for years to come; and—apart from faulty financing — the present government's only danger lies in the possibility of the peasantry suspecting they are being overcharged. This is a possibility, not a probability, as prices are reasonable and the peasants are better off than ever before; but if they, who make up 90% of the population, decide to take over control of affairs, nothing can stop them.

PARTICULARLY, Mr. McWilliams warns the world against expecting a counter-revolution that would bring back the monarchy and the landlords. The social benefits of the new system are too real to be given up: there is plain food and rudimentary education for all; and sports, like association football—once the pastime of the privileged few—are now the common recreation of all town dwellers; one hundred million peasants, lately little better off than cattle, now own their land; and our unofficial eye-witness says it is folly to talk of dispossessing them. The young people are taking courses in agricultural colleges, learning scientific methods of farming and to read and write and reckon, and whatever changes come—and some are inevitable and impending—the work of reconstruction and nation building will go on; and a complete reversal to the original state, carrying the whole people back into virtual slavery, is impossible. This author expects some non-military Napoleon to arise shortly to find sound and sure footing for the people.

This account must come as a surprise to many readers. It makes no attempt to be exhaustive; it tells what the travellers saw and heard and felt in 15 days' experience; and some factors, perhaps important ones, probably escaped their attention. But there can be no doubt of this document's authenticity; the authors are well known, even prominent, Canadian citizens of good reputation for

(Continued on Page 12)



National Safety Council says so!

THE SYMBOL OF SAFETY

THE National Safety Council recently held its Fifteenth Annual Safety Congress and Exhibit, attended by over five thousand safety exponents from all parts of the United States and from foreign countries as well.

One and ONLY one automobile was invited to exhibit at this Congress. And that one—the Improved New Safety Stutz.

The invitation of the Council to the Stutz Company says, in part:

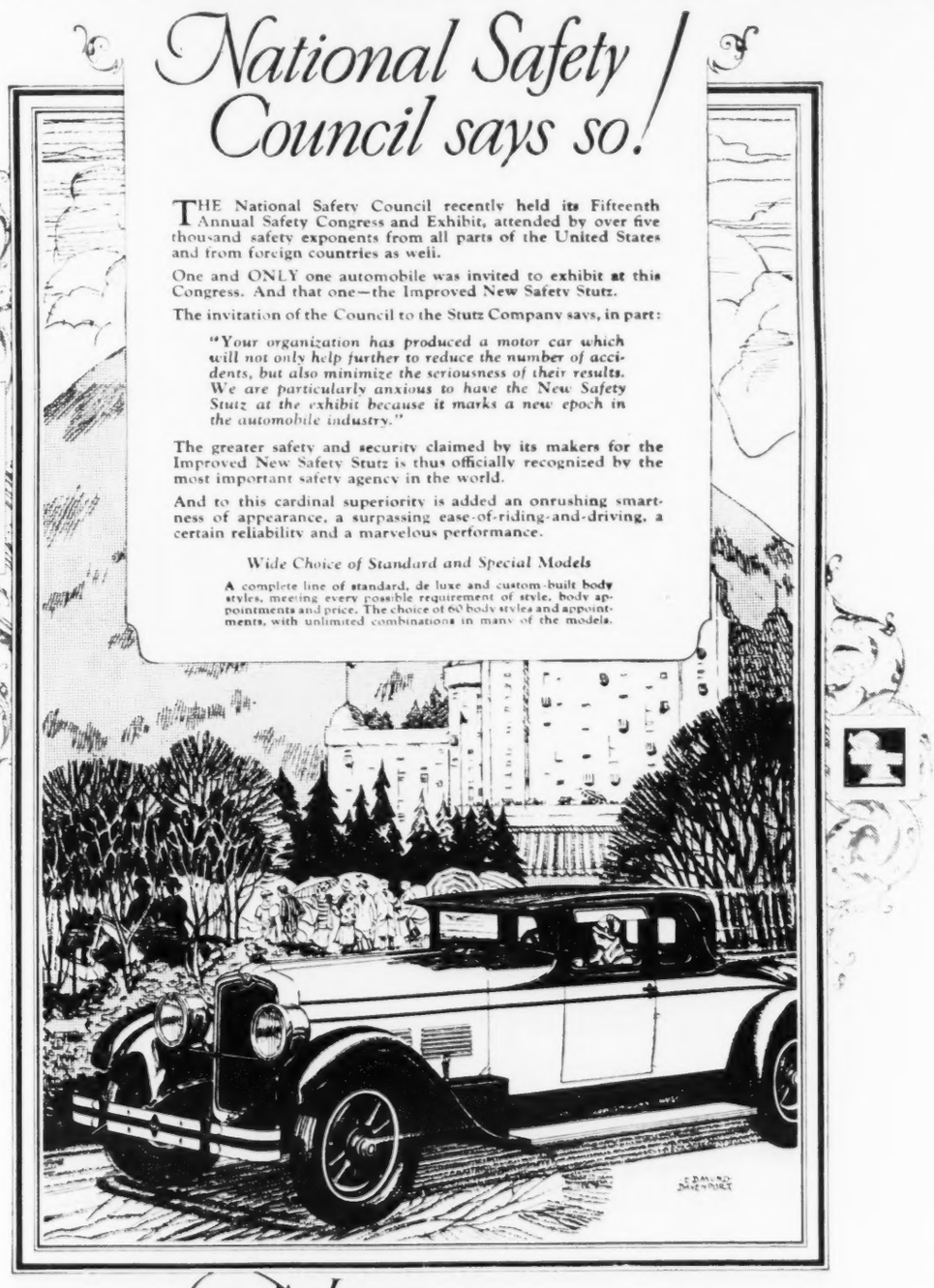
"Your organization has produced a motor car which will not only help further to reduce the number of accidents, but also minimize the seriousness of their results. We are particularly anxious to have the New Safety Stutz at the exhibit because it marks a new epoch in the automobile industry."

The greater safety and security claimed by its makers for the Improved New Safety Stutz is thus officially recognized by the most important safety agency in the world.

And to this cardinal superiority is added an onrushing smartness of appearance, a surpassing ease-of-riding-and-driving, a certain reliability and a marvelous performance.

Wide Choice of Standard and Special Models

A complete line of standard, de luxe and custom-built body styles, meeting every possible requirement of style, body appointments and price. The choice of 60 body styles and appointments, with unlimited combinations in many of the models.



The Improved New

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V&S Motors LIMITED

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MUSIC & DRAMA

"THE SHOW," a vivid story of Budapest, reminiscent of "Lilliom" and "The Road to Mandalay," starring the popular John Gilbert, supported by Renee Adoree, is the strikingly attractive picture attraction at the Uptown Theatre, beginning with a Saturday Matinee. This, in response to the many requests for another John Gilbert gem since this star's last appearance in "Flesh and the Devil" at the Uptown a few weeks ago.

Gilbert, the Magnificent, will be seen in an entirely new role in this romance adapted from Charles Tenney Jackson's story, "The Show." John Gilbert reaches an intensity of emotional acting that is little short of genius. Miss Adoree, too, has one of the most effective roles she has ever played.

Lionel Barrymore, famous character actor, of the theatrical trio that includes the illustrious Ethel and John, plays one of the strangest roles of his career, the underworld ruler of Budapest. Edward Connelly, famous actor of the screen, is also one of a notable cast.

On the stage, Director Arthur will present the Famous London Trio, who have not been heard here since their recent tour abroad.

* * *

ARRANGEMENTS have been completed for a special return engagement, which will be limited to two weeks, commencing Monday night, at the Princess Theatre of the celebrated picture version of "Ben-Hur," to which all New York has crowded for many months, and which equally delighted Chicago, Boston and Philadelphia and Toronto in as many record-breaking runs. This wonderful picturization cost $4,000,000, three years' time, and the labors of 150,000 persons in Italy and California.

It culminated in the construction of the gigantic Circus Maximus and race course of Antioch and in the filming thereon of the thrilling Chariot race. Instead of eight horses and the old-time mechanical illusion of the stage show, the new and greater "Ben-Hur" shows twelve teams of four horses each racing the seven laps of a great circle with all the heartrending escapes and spills incident to the struggle.

The debuts at Victoria Lew Wallace's famous "Tale of the Christ" have been outstrippedfollowed. Not only that, the picture heightens the power as pure drama and love interest of the play centering in the romantic fortunes of Ben-Hur, Messala, Esther and Iras, selected to Ramon Novarro, Francis X. Bushman, May McAvoy and Carmel Myers. One of the most inspiring scenes is the Sea Fight. The music arranged by Dave Mendoza and William Axt, the composers of "The Big Parade" is a thoroughly integrated by a large part the orchestra. Presentations will be given twice daily after the opening.

* * *

NEXT week that fine character comedian, "Pinkie" Thayer, Nursing Victoria's Annual story in the delectable self-nominated, domestic little Yorkshire autocrat, will be the attraction of the English Repertory Company at the Empire.

The play was adapted by William Postmen.

As "Joseph Quibble," the owner of the world's smallest antique shop, "Pinkie" is given his inimitable drily grand manner will have greater scope than he has in sketching his masterly characterization of "Mr. Pim."

The plot throughout revolves around the "point" of scale. The treasures of the shop—from its boys—form, for one, a little farmer to sell his most cherished piece, though no one takes Joseph Quibble's kind sale.

His family and family interests are subservient to the business. He takes who his daughter refuses to wed, it is wealthy young man of his town, as a suitor, assistant in his shop.

It is only when Tilly, the assistant, proves to be a person of prominence, discovers that this wilful little man, stubbornly yields—almost shamed and Mr. Timothy rumbles in righteous anger, the curtain for the happy ending.

Quibble is the most important characterization the Theatre Guild of Canada has presented this season at the Kingsway Theatre, and marks a most worthy addition to the repertoire next week.

* * *

CLEVELAND MARCHANT, who has been a Canadian born, and a Canadian trained, one of the most popular of our stage women, will be the leading lady of the Mac Millan Company next week.

RAMON NAVARRO
Who has a leading role in "Ben Hur", the film spectacle which plays a return engagement at the Princess Theatre next week.

MADAME MARGUERITE FLEURY
The noted Canadian singer and opera star, who is achieving great success abroad and recently created a sensation at Mons with her performance in the title role of "Madame Butterfly." Her clarity of voice and purity of diction were particularly commented upon.

Eaton Hall on Monday evening, under auspices of the Dreadnaught Chapter, I.O.D.E. M. Marchand possesses a voice of robust, virile tone, and rendered the popular songs of the habitant in ingratiating style.

* * *

FOR the first time in the dramatic history of Canada there will be presented at our own Hart House Theatre Monday and the entire week, C. K. Munro's highly delightful comedy of English boarding-house life, "At Mrs. Beam's."

"At Mrs. Beam's" is the same distinguished comedy which proved so popular in London, and later in New York at the Theatre Guild, when the gifted young actress, Jean Cadell, appeared in the leading part of the spinster, Miss Shoe.

Frances Rostance will be seen in the role of Miss Shoe at Hart House next week. Along with her will be seen in the cast Agnes Muldrew as Mrs. Bebb, Margaret Tytler as Mess Cheezle, H. E. Hitchman as Mr. Durtows, Douglas Clark as James Bebb, Mrs. Bebb's son, Gwen Knight as Mrs. Stone, Eleanor Norton as Miss Newman, bosom friend of Mrs. Stone, Dorothy Keen as Mrs. Beam, a boarding-house keeper, George Young (no, not the Catalina George) as Mr. Derrett, Sonia Laddon as Laura Pasquale, and Alec Clodge as Colin Langford.

Byng Versus King

WE REFUSE to believe that had the Imperial Conference been apprised of the illuminating correspondence between the late Governor-General of Canada (Lord Byng) and the Dominion Prime Minister (Mr. Mackenzie King), the famous State Paper on Inter-Imperial relations would have been couched in its present terms," says "The National Review" London, England, in a recent number. "That document, it may be remembered, discussed the Governor-Generalship in a manner to suggest that that office had not functioned satisfactorily owing to the too close connection between its holder and the Home Government, which at a crisis permitted prejudice to be raised against dictation from Downing Street." In effect, such a 'slogan' had been exploited in Canada at the last General Election by no less a person than Mr. Mackenzie King himself as Liberal Prime Minister. The subsequent diminution of the Governor-Generalship adumbrated by Lord Balfour and his colleagues appeared to afford some justification of Mr. Mackenzie King's complaint that he had been threatened with 'Downing Street rule' by Lord Byng, and that he was fighting to liberate Canada from such tyranny. If it were the least use asking any question in Parliament of the evasive occupants of Treasury Bench, it may be worth some member's while to inquire whether the authors of the Balfour Memorandum were acquainted when they drafted it of the actual correspondence between Mr. Mackenzie King and Lord Byng, which was only published in Ottawa on February 14th. If so, their memorandum can only be regarded as a somewhat cynical effort to mislead the people of the Mother Country and the Dominions on a material matter of fact. If not, they had themselves been clearly misled and their arraignment and attenuation of the Governor-Generalship becomes futile, mischievous and absurd. So far from Mr. Mackenzie King fighting to liberate Canada from the rule of Downing Street, to which an autocratic Satrap sought to subject Dominion Politics, the boot was on the other leg. As we have steadily contended ever since we learnt the inside facts, Lord Byng proved himself to be a better Canadian than his Prime Minister and a better Constitutionalist. In terms he rejected the suggestion of Mr. Mackenzie King that the Colonial Secretary at Home, Mr. Amery, should be brought in to decide the strictly Canadian question as to whether the Canadian Parliament should or should not be dissolved.

"So insistent was Mr. Mackenzie King in his demand that Downing Street, of all places, should decide the issue between Prime Minister and Governor-General that Mr. Mackenzie King actually offered to withhold his resignation pending the reference to Mr. Amery! In Mr. Mackenzie King's own words, 'If there is anything which, having regard to my responsibility as Prime Minister, I can even yet do to avert such a deplorable, and possibly far-reaching, crisis, I shall be glad to do so, and I shall be pleased that my resignation be withheld at your Excellency's request pending the time necessary for your Excellency to communicate with the Secretary of State for the Dominion.' This was the politician who subsequently posed before the electorate as the champion of Canadian liberties against an arbitrary Governor-General in league with Downing Street. It would indeed be 'the limit' if we ever got there in politics.

"Since this lamentable affair, Mr. Mackenzie King, who seems to be what the French call mauvais coucheur, has fallen foul of the Australian Prime Minister (Mr. Stanley Bruce), whom his Canadian confrere accuses of poaching on Canadian political preserves. It is so unusual for two Dominion Premiers to have a public controversy that the incident attracted much attention throughout the Empire. Mr. Bruce returned home via Canada where, like other visitors of distinction, he was called upon to make speeches, and as the Imperial Conference was the topic of the hour, Mr. Bruce naturally and properly discussed it. All the more so because he found that public opinion in Canada was somewhat bewildered by the mutually irreconcilable versions of those who, on the one hand, represented the Conference as opening a new era of Dominion freedom (hyperbolically described by them as a 'Magna Charta') comparable to the most momentous events of the past, and those, on the other hand, who maintained that all these discussions upon Status had left the relations of the Mother Country and Dominions precisely as they had been ever since the war. Mr. Bruce was certainly 'minding his own business' in expressing himself on issues as vital to Australia and to every other Dominion as they were to Canada. No Canadian, except a professional politician, interested in misleading the public, could reasonably resent the admirable utterances of the Australian Prime Minister, especially those in which he spoke boldly, clearly, and impressively on the vital problem of Imperial Defence, insisting that the more emphasis that was laid on Status the greater need there was for all the Dominions to realize common responsibilities concerning our common Imperial security. This is equally an Australian as a Canadian question, and Mr. Bruce was well within his rights and duty in expressing himself freely and frankly on a topic of universal interest and moment to every subject of the King. The fact that he put out of joint the noses of certain pea-nut politicians in and around Ottawa is less a reflection on him than on them."

Few men make themselves masters of the things they write or speak.—*John Selden.*

You can fool some of the people all of the time, and all of the people some of the time, but you cannot fool all of the people all of the time.—*Abraham Lincoln.*

Complete Stock of Spring **BORSALINOS**
At each of our Four Down-Town Corner Stores
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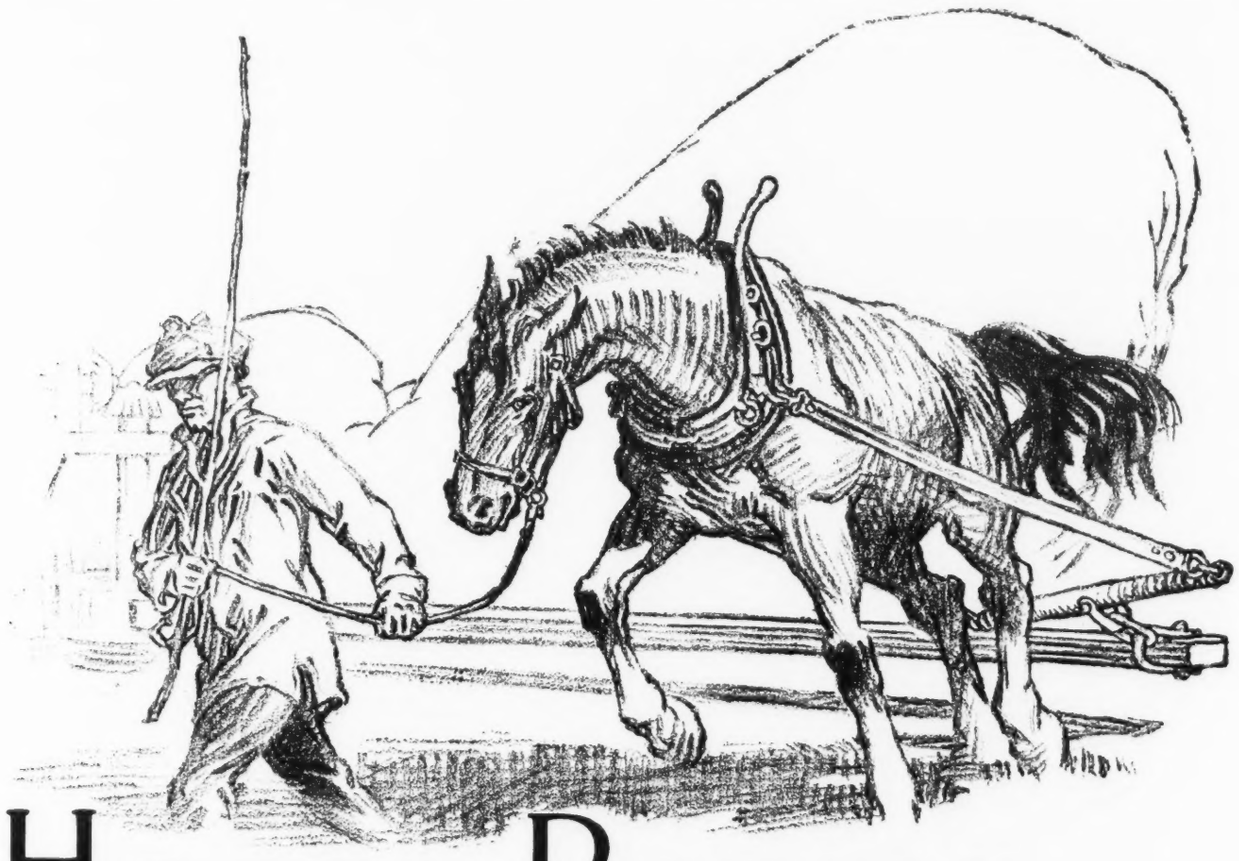


Horse Power

IT was a momentous day for mankind when brute-strength was first employed to do the work over which generations of men had toiled and perspired. First to be harnessed was the ox—and slaves no longer had to muster in their hundreds to perform herculean tasks.

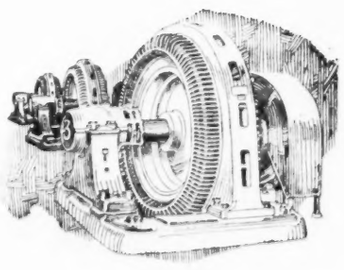
Then, as civilization progressed, the horse was pressed into service and turned the wheels of the world's machinery by such crude devices as that pictured above.

Later came steam—but the term "horse-power" continued as the unit by which the work was measured.

Now electricity is giving up its secrets, furnishing mankind the cheapest, the cleanest and the most convenient source of "horse-power" ever known. Vast strides in manufacturing follow. New industries grow with rapidity as manufacturing costs decrease. Natural resources are being developed as never before. Motors which will produce thousands of horse-power are now being used! In few other countries of the world has electricity been so widely developed as in Canada and for few other countries has electricity accomplished so much.

With almost unlimited water-power at her disposal, Canada has not hesitated to utilize electricity in practically every phase of her national and industrial life—making possible the establishment and the progress of great industries within her borders.

In furthering this Canadian programme of electrical development by the design and construction of motors, generators and all other types of electrical equipment, C.G.E. has built up in Canada a great electrical organization.



A part of the row of 2400 horse-power Synchronous Motors in a large Canadian Paper Mill—a typical example of C.G.E. Motors serving Industries in Canada

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Filming a Naval Battle

THE work of filming reproductions of the battles of Coronel and the Falkland Islands was commenced at the Nab, off the eastern end of the Isle of Wight, this week. In the first of these engagements a British squadron, under Sir Christopher Craddock, was almost entirely destroyed by Admiral Von Spee, who was himself totally defeated by Admiral Sturdee off the Falkland Islands. Several battle scenes were filmed, one being the light cruiser *Glasgow* withdrawing from the action before she disappeared and sank, but bad weather interfered to some extent with the operations. *H. M. S. Yarmouth*, which is now undergoing her final tests before leaving for China, represented the *Glasgow*. It is proposed to take most of the scenes from the Nab Light, which is now situated on one of the concrete mystery towers which were built during the war. The seas were so rough that the party for the Nab which put out in a tug from Portsmouth at 7.30 p.m. on Tuesday, could not make the tower, and were forced to spend a very uncomfortable and seasick night anchored at sea. They did not actually land at the lighthouse until seven o'clock next morning.

Captain Somers, who is directing the film, was out on board *H. M. S. Yarmouth*, and he said that even on board the light cruiser things were far from comfortable, and most of the visitors were seasick. "We dressed *Yarmouth* up," he said, "into a very respectable imitation of *H. M. S. Glasgow*, with her flags flying and everything in battle trim. Although the sea was so rough it was a blessing in disguise, for the conditions were very much like they must have been at Coronel on the winter evening when the battle took place. Despite their night at sea, the Nab party arrived in time to film the *Yarmouth* as she passed, and 'bombed' her with depth charges in order to produce a realistic impression of the battle."

Recently Mr. Jack Miner, the Canadian Naturalist, and Mrs. Miner, were guests of Mr. and Mrs. Henry Ford at the old historic Wayside Inn, made famous by Longfellow, and which is situated at South Sudbury, Mass., a few miles out of Boston. Mr. Ford acquired some 2,500 acres adjoining the old Inn which he keeps oxen to work just as it was done in the time of Longfellow. Photo shows Mr. and Mrs. Jack Miner standing by a pair of oxen.

Search for Death Ray

THE radio death ray is claimed to be brought appreciably nearer by a new and revolutionary process for transmitting electric waves through the air, the invention of Mr. Lucien Levy, the French wireless expert. It is the best suggestion so far for a possible method of obtaining a death ray, and comes from a distinguished source, was Professor A. M. Low's comment in an interview. But why, said the Professor, has he not developed the method for directional signalling, because that is of immense value, and it requires only an infinitesimal amount of power to operate receiving apparatus directionally and to make a fortune? Supposing you can transmit in a direct line like a shot from a gun, you have secret wireless communication, if you have a system which is directional. If you can get true directional transmission, say to Paris, why not use it for signalling instead of concentrating on the much more difficult problem of transmitting not only directionally but the appreciable energy necessary to kill a mouse? It is quite possible, continued the Professor, that there may be some method of putting ether into oscillation by a wave which eventually will be able to act as carrier for power, and when striking a conducting object, to produce heat. If we can find some method of focusing by oscillation, we must be able to transmit power by wireless, and certainly it would follow that the death ray could be produced. I look upon this as entirely a matter of time.

Pilgrimage to Gallipoli

PILGRIMAGES to the British War Cemeteries in Flanders are of frequent occurrence, and there is even a fund which assists people in modest circumstances to visit the graves of their dear ones. Hitherto, however, there had been no organised pilgrimages farther afield, but a party recently returned from a visit to Gallipoli. As the ship passed through the Dardanelles on her outward journey, the pilgrims came within sight of the Peninsula and could clearly discern the Memorial to the Missing at Cape Helles. Many of those on board had passed through the horrors of that dreadful campaign, and pointed out sadly familiar places to the others. The ship passed within a few hundred yards of "V" Beach, where, on 300 yards of shore, our soldiers made an historic landing and many of them laid down their lives. The dead heroes lie in Beach Cemetery, which is surrounded by a low white wall, a Cross of Sacrifice standing out as a proud landmark. The pilgrims landed and visited both cemeteries on Lemnos, where a memorial service was held. After calling at Constantinople, they returned to Gallipoli and spent two whole days on the Peninsula—that 50 mile stretch of country which is the grave of 30,000 British soldiers. One mother walked to the summit of Chunuk Behir to lay a wreath on the spot where her boy was last seen: four miles she tramped under the blazing sun, past Lone Pine and through Shrapnel Valley. Another woman had come all the way from Australia, and one girl had brought two wreaths—for her father and for the man to whom she was engaged. The whole spirit of the Pilgrimage was summed up in the great service of remembrance held round the Memorial at Cape Helles which commemorates the memory of over 20,000 men who have "no known grave."

GEORGE SHELTON
With "Sporting Widows" at the Gayety Theatre next week.

Weird Theories About Cancer

IN THE absence of any scientifically established bacterial organism or factors other than those associated with chronic irritations as the cause of cancer, the views of all sorts of nondescript proponents of unusual ideas as to the basis for this disease continue to receive more ordinary attention in the public press, as well as in medical journals. The view of Arbuthnot Lane that white bread has something to do with the matter, of another European investigator that cockroaches were carriers of disease, of an American investigator that the eating of fish was primarily responsible, have all had their day in the press and their moment in the limelight. Now comes one Dr. Charles T. Betts, a dentist of Toledo, Ohio, with a pamphlet of thirty-six pages, presumably sold for $1.00 by the Research Publishing Company of Toledo, Ohio. He urges, on the basis of some naive and totally immaterial experiments, and the fact that the use of aluminum cooking utensils and the incidence of cancer have regularly increased, that the latter is due to the former. His reasoning is a typical example of the manner of mishandling medical statistics by those who have not the slightest conception of chemistry, medicine or statistical analysis. First, it is not at all certain that there has been an alarming increase in the incidence of cancer. Secondly, it is reasonable to believe that the use of aluminum cooking utensils has increased because they were found to be desirable for cooking purposes. Thirdly, investigations made in Great Britain under the auspices of the Medical Research Council indicated that cooking, even of acid fruits and vegetables, for long periods of time in aluminum ware showed so little aluminum in the juices after cooking that it required the most delicate chemical tests to indicate its presence. Indeed, not only the fruits but the actual acids themselves were boiled in aluminum ware without the giving off of more than slight traces of aluminum. It is difficult to understand why dentist Betts should be so especially interested in attacking the use of aluminum ware and why his $1.00 pamphlet should be sent in considerable numbers without charge to various libraries and other public institutions, and to dealers in hardware. Public education in matters of health is sometimes abused by those who, through the nature of their professional training, should be the first to protect the public confidence by spreading information based only on scientific fact. The pamphlet of Betts is a pernicious attempt to promote a peculiar view of cancer without the slightest evidence to support its promotion.—*Journal of the American Medical Ass'n.*

Why Won't Canada Read British Magazines?

A MONTH ago I wrote to a Canadian banker, Mr. C. W. Rowley, and asked him these questions:—

(1). Why won't Canadians read British magazines?

(2). Why is there so little British news in Canadian papers and so little Canadian news in British papers?" says "Efficiency Magazine", London.

Mr. Rowley sent copies of my letter to several of the leading men of Canada. Here are their answers:—

A Toronto editor says:—"Nearly all Canadian businesses are organized on American lines and American periodicals are consequently more useful to our people."

Another Toronto editor says:—"The sale of British magazines, as of British goods generally, is not pushed in Canada as it ought to be. There is a potential demand here for British literature and goods, but it must be worked up. British enterprise is certainly not aggressive in Canada."

A Winnipeg editor says: "There is no prejudice in Canada against British magazines, but they are handicapped by distance and by closer community of interests between Canada and the States. The American producer is at our doors. His salesmen are with us in full force all the time. That is the reason."

THE home is no place for valuable papers—neither is your office. For a small sum you can have the protection of a Safety Deposit Box. We shall be glad to rent you one.

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Jules Verne's Mightiest Drama
MICHAEL STROGOFF
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Introduces
"ALONG THE VOLGA"
Presented by
THE UKRANIAN BALLET AND INSTRUMENTALISTS
Christo Dafeff, Musical Director
12 to 11 p.m. Popular Prices

UPTOWN
TO-DAY AND ALL NEXT WEEK
JOHN GILBERT
RENE ADOREE
"The two Stars of the Big Parade"
IN
"The SHOW"
A Romance of a Side-show in the Budapest Underworld
With
LIONEL BARRYMORE

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Built on plan of old English Inn. Beautiful sunlit rooms, spacious Lounge Rooms, Open Terraces, all with view of Falls. Fifty rooms, mostly with tiled baths; all with running water. Meals table d'hote or a la carte. European plan.
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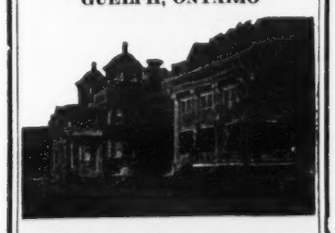

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NEW Special Sedan
Special Six Chassis

The Nation's New Vogue in Body Design
Styled by Nash

It is emphatically apparent today that Nash has created a new era in fine enclosed body artistry with this arrestingly distinctive body design.

With its new symmetry of line, its classically beautiful French-type rear contour and French roof design, and its rich ensemble of costly car features, the new *Special* Sedan pictured above possesses magnetic appeal for those most keenly perceptive of motor car style and quality.

The steering wheel is of real walnut in fitting harmony with the walnut finish of the inside window mouldings, door panels, the instrument board and the crowned panel above the instrument board. The upholstery is genuine Chase Velmo Mohair Velvet deeply tufted.

And Nash powers it with the big 7-bearing motor—*the world's smoothest type.*

So that in transcendent power-evenness and *quietness*, in lightning-fast "pick-up," and in easeful roadability on the straightaway or climbing, together with a world of speed, it stands out as the most notable car of its field.

As standard equipment there are Gabriel Snubbers at front; 4-wheel brakes, of special Nash design, with the front wheel brakes completely enclosed for safety's sake; and 5 disc wheels.

A larger Special Sedan on the Advanced Six chassis, reflecting the same unsurpassed quality throughout, is also offered at a favorably low price.

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THE BOOKSHELF

(Continued from Page 9)

honesty and veracity; nor can one think of any valid reason for their distorting the truth. They have borne witness candidly to the state of things they found. Since conditions are changing so rapidly, they may be contradicted by persons who visited Russia a year earlier, or by those who will visit it in the near future; but the authors evidently fear official discredit, since they refer to the grossly dishonest propaganda going on both for and against the Soviet Republic. As a piece of reporting, the book is excellent, the information being conveyed succinctly and entertainingly.

William Arthur Deacon

SHAKESPEARE'S extra-territorial fame, which began with the conversion of Voltaire in the 18th century, and his translations of the plays into French, continues to grow. A scholar by the name of Einarsson has translated both parts of "Henry IV" and six of the comedies into Icelandic. These were not printed, but remain in script for the use of players. Two of them—"Twelfth Night" and "The Winter's Tale"—have recently been performed at Reykyavik. Previously five of the tragedies had been translated into Icelandic and, if so, Mr. Einarsson's intention to translate also "Julius Caesar" and "Richard III."

SHEILA KAYE-SMITH
The English novelist, who has just published a book of verse, "Saints in Sussex."

Books Received

Hasty comment, pertinent and impertinent

movie audiences; it will make a fine, standard movie, with Italian scenery, and beautifully gowned women; and Mr. Johnson will have his reward.

Deep Furrows by Robert W. Ritchie (Crowell, New York, $2). A first rate detective story, even if the author did annex the title of Hopkins Moorhouse's first book. Ritchie's "Deep Furrows" is a rather amazing kind of yarn, because it starts out to tell of a newspaper man, who lost his job, and went to California, where he began to learn prune farming, and was saving away, determined to own his own orchard some day, when a murder occurs and Scott turns amateur detective, and a thrilling chase starts. Clean-cut, and not overdone.

The Little Room by Guy Pocock (Dent, Toronto, $1.75). Collection of 20 or 30 pleasant, bookish essays, generally short and delightfully light. The author is most anxious to avoid being thought highbrow, or that he has written for a highbrow audience. I pass on his declaration; but why does he thus slander the highbrows; his book, as I see it, will be enjoyed by the reasonably cultured and good-natured and intelligent, whether they are highbrows or otherwise.

The Magic Garden by Gene Stratton-Porter (Gundy, Toronto, $2). The late Mrs. Stratton-Porter's books are always popular. This posthumous one is rather shorter than the other, and the publishers have taken advantage of this to partly fill each page with pretty marginal decorations in pale green. It is a tale of fraternal love in a family divided by divorce; and it is very sweet and unlifelike.

The Unknown Port by Christine Whiting Parmenter (Crowell, New York, $2). Pretty little story of "The Martha Jane," a tea-shop in a small New England sea-port, and, particularly, of Jane, the junior partner.

Index to Statute Amendments to the End of 1926 (Bruff Garrett, 57 Queen St., West, Toronto, $3). For practising lawyers only. All statutes in the "Revised Statutes," and all subsequent amendments, together with all other general acts passed since the bringing out of the last "revised Statutes," are here listed alphabetically according to the title of the Act. There are really two books, one covering the Provincial statutes of the five Eastern provinces and the Dominion, and the other covering the four Western provinces and the Dominion. Each costs $3. The idea is to save lawyers' time by directing them to the year, and chapter, containing any particular act. It is also valuable for checking amendments.

Valiant Heart by John Hugh Regan (Riverson, Toronto, $2). Story of life, love and adventures on the Canadian prairies in the days when freight had to go by cart from Winnipeg to Edmonton.

The Tragedy of Hungary: An Appeal for World Peace by Louis K. Bihari (The author, 3815 Buckeye Road, Cleveland, Ohio). The author is a lawyer, and evidently of Hungarian extraction. This book, just received by us, was published in May, 1924, in the interests of that nation. Naturally it is bitterly opposed to the League of Nations, the French occupation of the Ruhr, and Allies' victory in general. He quotes some startling figures in substantiation of the affirmation that the Jews, who constitute 5% of the population, have practical control of the business and professional life of Hungary, and calls on the big Jewish financial houses of the United States to go to the rescue.

Poems by Nathaniel A. Benson (Privately printed). Mr. Benson is the undergraduate at the University of Toronto who recently won the Jardine Prize. A small and choice selection of creditable work was brought out by the Students' Administrative Council in an edition limited to 200 copies, on a subscription basis. As the subscription list is full and therefore no copies are for sale, the public will have to await some further opportunity of inspecting Mr. Benson's work, samples of which have appeared from time to time in SATURDAY NIGHT.

Little Tajon by Lowell Otus Reese (Crowell, New York, $2). Nine short stories of modern life in the western United States by a writer already popular for this kind of confection served through the "Saturday Evening Post." The publisher is careful to say that these are not the gun-play sort of western tales. This may be a good place to remark upon the greatly improved style of typography, binding, jacket-designs, etc., of this season's array of Crowell books.

The Sea Gull by Kathleen Norris (Gundy, Toronto, $2). This is the book version of the novel that recently ran in the "Cosmopolitan" under the title of "The Heart of Juanita," and is the story of a plucky orphan girl who faced and conquered the cruel world with no mother to guide her. The heroine, of course, is beautiful. These events transpire on the south California coast.

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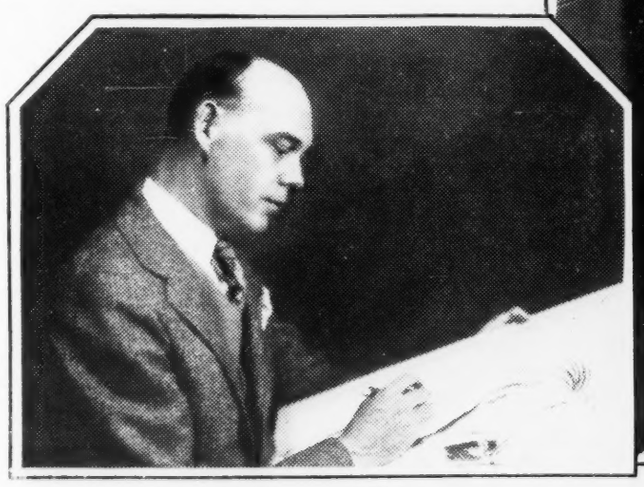
All grocers have Fleischmann's Yeast. Buy several days' supply at a time and keep in a cool dry place. Write for a free copy of the latest booklet on Yeast for Health. Health Research Dept. L-599, The Fleischmann Company, 208 Simcoe Street, Toronto, Ont.

"BESIDES BEING A CARTOONIST, I also go in for baseball. In the spring of 1926, while training for the baseball season, I suffered from constipation, and it is considerably interfered with my activities. One day I happened to be talking with a friend of mine who had been eating Fleischmann's Yeast for three months, and he urged me to try it for my complaint. The results I obtained were astonishing. I used two cakes a day and the 'pep' and vitality that Fleischmann's Yeast put into me were more than I ever anticipated. I think I may truthfully say that the 1926 baseball season was the best of my career. Many thanks to Fleischmann's Yeast."

W. Brand, Vancouver, B. C.



FLEISCHMANN'S YEAST IS MADE IN CANADA

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Eat three cakes of Fleischmann's Yeast regularly every day, one cake before each meal. Eat it plain in small pieces, or on crackers, in fruit juice, milk or water. For constipation physicians say it is best to dissolve one cake in hot water (not scalding) before meals and before going to bed. (Be sure that a regular time for evacuation is made habitual.) Dangerous cathartics will gradually become unnecessary. Start eating Fleischmann's Yeast today.

ABOVE

MISS ALLEN had been greatly annoyed. "For four years," she writes, "I was troubled with embarrassing skin eruptions. I tried everything imaginable but was unable to get rid of them. At last an old friend asked me to get some Fleischmann's Yeast and give it a try. I ate three cakes every day and after a short while I noticed a change in my skin. So did my friends. In a few weeks my hands were entirely clear—not a trace of skin trouble left. And my face was greatly improved. I felt so much better too. I was delighted. Fleischmann's Yeast is certainly a good blood purifier and health builder. I shall always have it in the house."

Noëlle Allen, Winnipeg, Man.

LEFT

"I HAVE BEEN in railroad work for over 16 years and have been away from home very much. I had to eat cold lunches every day and my stomach began to give me a great deal of trouble. I was constipated, too. No medicines were able to help me. One day at a soda fountain I saw a friend of mine ordering a cake of Fleischmann's Yeast in a milk shake. I told him of my trouble and he advised me to eat three cakes a day for my indigestion and constipation. I started and found it better than any medicine. I was able to digest my food without any trouble and my entire system was in good shape—no more constipation. I also give Yeast to my daughter and find that it keeps her in excellent health so that we never have to worry about her."

Alfred Thomson, Montreal, P. Q.

SATURDAY NIGHT
FINANCIAL SECTION

TORONTO, CANADA, MARCH 26, 1927

Loss From Bank Hold-ups Less Than From Bank Wreckers

Dishonest Customers Are Greater Menace Than Man With the Gun—Careful Banker Must Always be on Guard Against Fraud

By C. P.

A SHORT time ago a trio of bandits held up a bank in the City of Toronto. Brandishing their revolvers in the faces of the Manager and his clerks the orders "Stick 'em up" were obeyed with alacrity, the few customers in the lobby following their example without a gilt edged invitation, doubtless working on the well worn but ever wise principle that discretion is usually the better part of valor, especially so when applied to a bank holdup. While the leader of the gang bellowed his orders the other two helped themselves to the available cash; stuffing an old pillow case with their spoils, the bandits backed through the doorway, leaped into an automobile waiting at the curb with engine throbbing and sped away through the busy streets to the accompaniment of revolver shots fired at random by the manager of the bank, with the idea no doubt of attracting attention and to offset his previous inactivity.

"Old stuff!" I hear you say. So it is. This form of robbery is of almost daily occurrence in the United States, happening less frequently in Canada, but sufficiently often in both countries to excite little more than a flicker of interest, headlines alone being glanced at by readers of the daily press, except in the case of persons immediately interested in those concerned in the holdup or in the district affected.

In connection with the holdup in Toronto, what caused more comment than the actual robbery itself was Chief of Police Dickson's caustic remarks to the effect that the manager of the bank should have shot at least one of the bandits if not all three. It would be interesting to see the old Chief's actions and conduct in a similar predicament. It is doubtful if he would have been more successful than the manager was in apprehending the fugitives.

Perhaps the manager's senses were dulled somewhat by the fact that attempted and often successful robbery of a more subtle nature is practised by outwardly respectable looking customers of the banks, but in the case of the latter no opportunity is afforded of taking pot shots at them although they richly deserve punishment.

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ANY banker of long experience will tell you that the gunman figures little in banking appropriations for past or anticipated losses while the other species of holdup man does immeasurably more financial harm to the banks, and incidentally to the public in general, than the gentry of the rougher calibre. Let me hasten to state that this article is in no way to be interpreted as a brief for the gunman to whom no quarter should be given when apprehended. In no case should he be the object of maudlin sympathy and the lash should be administered without compunction in all instances of robbery by violence, and when murder results a good thick rope invariably applied would gradually eliminate this form of banditry or at least reduce such crimes to small proportions.

When you hear of a bank being held up successfully by bandits the chances are that losses resulting are covered by insurance. This is why appropriations are seldom necessary in their case and also why you have never heard of a bank being wrecked by the depredations of a gunman. While banks are fully protected by insurance covering such losses they are unprotected against the dishonesty of customers.

It has been said on reliable authority that, during the past decade, losses of wholesalers in the United States through insolvency exceeded the fire losses of all merchants, owners of timber lands and railroads by $400,000,000. Banks have to absorb a large percentage of these losses and if a thorough analysis could be made of each individual loss, a large sum would undoubtedly be attributable to dishonest practices. Existing statistics show failures due to lack of capital, inefficiency, et cetera, but under all these causes are underlying practices of dishonesty which cannot be classified because they do not see the light of day.

Credit insurance may be obtained in the case of manufacturers or wholesalers for their book accounts and the relative bonds of indemnity may be transferred to the banks as collateral security for advances obtained but these bonds do not insure the banks against direct losses sustained through their dealings with such customers.

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LOSSES through the exercise of brute force are controllable to a certain extent and therefore insurable, whereas the real bank wrecker's jobs are uninsurable because uncontrollable, except by the matching of human brains through the employment of highly experienced credit men of ability and integrity. Losses through violence have not yet reached the point where they exceed the insurance premiums paid, whereas the gentler but more effective form of robbery is so intense and goes on from day to day, year in and year out, that no insurance company existing would dare incur the risk of insuring the banks against losses made through the dishonesty of its customers in loan transactions.

One can go further in stating that few banks carry insurance against embezzlement from inside jobs except in a limited degree. When one hears of a bank going under because its president, cashier or other officer, has embezzled hundreds of thousands, it is obvious that practically no insurance has been carried. If you could examine the surety bonds, or insurance, carried by banks on their officers, you would find that the amounts range from $1,000 to $25,000 per man, depending upon the importance of the position and size of the Bank. In the case of big institutions larger amounts are carried on executive officers in high positions, but in no case is sufficient indemnity carried to cover the amount of embezzlements involving large sums of sufficient size to wreck the individual bank. In the aggregate inside jobs figure little in the losses incurred by banks although one hears more about them, owing to criminal proceedings brought about usually by the surety companies, whereas the dishonest customer is seldom prosecuted by banks and evades publicity.

To illustrate: take for example the case of Smith whose position as owner of an ostensibly flourishing business was the envy of his fellow citizens. He had conducted his affairs successfully for years and enjoyed the confidence of his bankers. At the end of 1924 he produced a financial statement which startled them. At the end of his previous fiscal year he had shown a very substantial surplus which warranted large advances. These he obtained without difficulty on the strength of his statement. On December 31st, 1924, the surplus had dwindled to practically nothing and, on the brink of insolvency, he still owed his bankers a considerable sum of money. An investigation followed and under a severe gruelling Smith confessed that he had embarked on disastrous marginal speculations which had brought about his downfall. Perhaps someone may wonder why this case should be cited as an example of dishonesty. Because Smith had obtained the money from the bank under false pretences. The advances were to have been used in connection with his legitimate business transactions and instead he had thrown the cash away in stock speculations. Does someone also ask what kind of banker this was who could allow Smith to get away with this sort of thing? This is where the human, and uninsurable element comes in. Smith had taken all reasonable precautions to deceive his banker. When making an application for a loan he would produce forged invoices representing supposed purchases of hides, and cash was immediately withdrawn from the bank with presumed intent to pay for them. His excuse in paying for the goods in cash was explained satisfactorily. He said that the cash payment system avoided trouble in giving cheques direct to his suppliers and obtained better prices. Frequent trips out of town were also explained to the entire satisfaction of the bank, Smith's integrity being undoubted. To make a long story short Smith "stuck" the bank. This is the kind of transaction that it is impossible to obtain insurance against loss.

Borrowers often think that banks are too inquisitive regarding their affairs whereas the depositor sometimes accuses the banks of being over-generous. It is difficult for them to please everyone and they find themselves between the devil and the deep sea. Conservative banking methods favor the latter.

***

AN OLD banker used to make a practice of saying to himself whenever anyone applied for a loan, "Now, I wonder how this blackguard intends to get the better of me." While there are few bankers who take this attitude, they must always be on guard against fraud, but even in the face of the saying that a successful banker must nearly always be right, the most careful are sometimes tripped up.

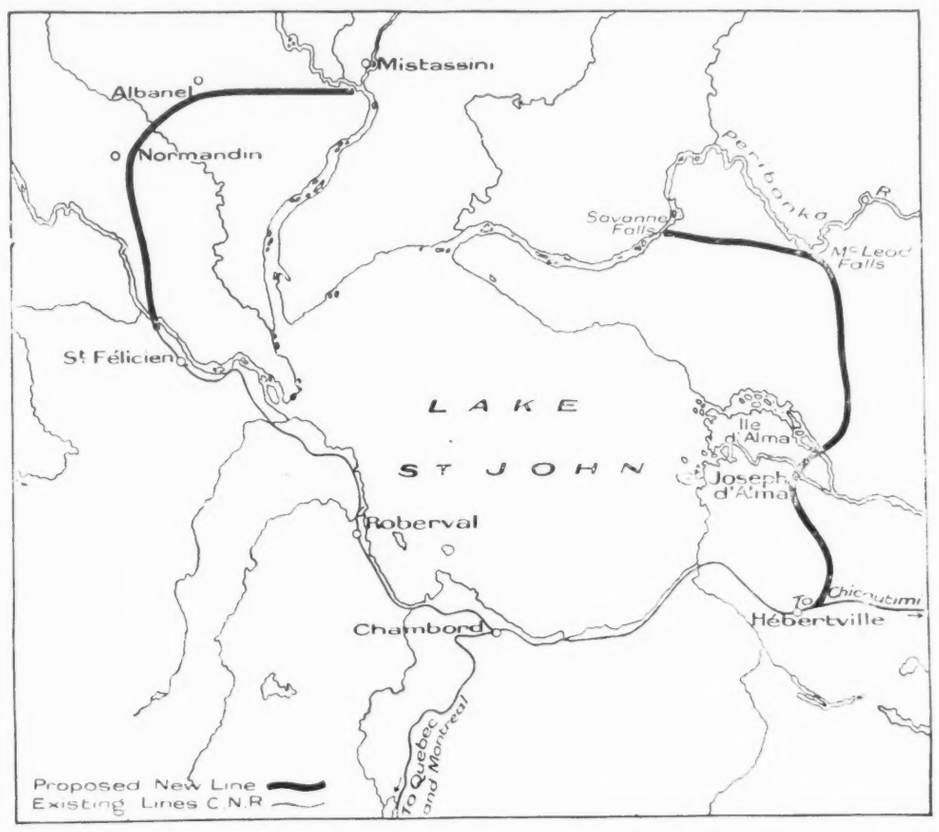
Experience is the banker's one and only teacher, but it need not necessarily be confined to his own but in the reading of others' experiences. A large percentage of bank failures and forced amalgamations can be directly traced to ignorance on the part of the executive who have failed to take advantage and lack the trait of being able to profit by the reading of many publications devoted to banking. A study of political economy is valuable, but it would probably be safer to trust the management of a bank to one who has devoted his reading in an even limited degree to practical banking, rather than to one thoroughly versed in the theoretical side. The former is indispensable and no bank is safe unless the man at the helm has taken the trouble and time to study the practical banking troubles of the past. For example, a bank managed by someone who has profited by reading that wonderful compilation of Kane's entitled, "The Romance and Tragedy of Banking", would be a safer depository for one's funds than the bank whose executive's head is filled with theory and who is fully versed in the science, political economy.

The banker must, to a great extent, rely upon his judgment of men, but financial statements of would-be borrowers are an important factor in arriving at decisions as to the safety or otherwise of a loan. The saying that figures never lie is a fallacy, and the statement certainly never originated from a banker. A correct analysis of financial statements can only be made by bankers of long experience. Success in this respect cannot be gained by the reading of textbooks, although the latter are helpful to the man who has had the practical experience as well. Even audited statements are not always infallible. For instance, auditors cannot be expected to place a value on inventory, a favorite subject for inflation, and usually rely upon the figures furnished to them for inclusion in their statements.

All customers of banks are not as naive as the one who proudly showed his banker the system he had invented to deceive the tax collector. His inventory figures were carried in a loose leaf stock ledger. The last sheet contained sufficient value of goods to wipe out practically all his year's profits. His method consisted of taking out this sheet when figuring his profits for tax assessment purposes, while he produced an authentic copy of his inventory for banking requirements. This sort of thing necessitated the operation of two sets of books and the production of two different statements, one for the bank and the other for the tax collector.

Figures included in the financial statements of borrowers frequently lie, and the banker has to depend upon the accuracy with which he can judge of the inherent honesty of his customers. Until a machine is invented capable of reading a would-be borrower's thoughts, losses to banks through fraud will continue.

NEW C. N. R. LINES IN LAKE ST. JOHN DISTRICT OF QUEBEC



When Western Traffic Pays the Railroads

Railway Companies Make Their Money in Last Four Months of Year and Lose on Western Traffic Carried in First Eight Months

AN ILLUMINATING analysis of the cost of carrying the western grain crop was presented to the Railway Commission by E. P. Mallory, Director of the Bureau of Statistics of the Canadian National Railways. Mr. Mallory based his analysis on the traffic and revenues of the year 1925 and expressed the opinion "that in so far as grain traffic by itself can be segregated from western region traffic as a whole, the revenues in 1925 did not meet operating expenses either on the year's business or on the fall movement alone."

Mr. Mallory opened his statement by calling attention to the contrast in profitableness, according to the usual methods of stating railway accounts, between the western freight traffic for the first eight months of the year and the same traffic for the last four months of the year. In this connection he presented the following table:

Period	Freight Revenues	Operating Expenses	Freight Operating Net
Jan.-Aug.	$24,839,109	$26,834,322	$ 1,955,213*
Sept.-Dec.	31,411,628	20,264,716	11,146,912
Total	56,250,737	47,099,038	9,151,699

* Deficit

He next pointed out three main results that emerged from the table just given, coupled with a division of the revenues between grain and other freight traffic:

(1) The early or eight months' period absorbed 57 per cent. of the year's expenses, but provided only 44 per cent. of the year's revenue. The traffic of this period was 40 per cent. grain, but grain produced only 25 per cent. of the revenue.

(2) The later or four months' period with 43 per cent. of the year's expense produced 56 per cent. of the revenues. Of the total revenues in this period 57½ per cent. were produced by grain, while grain constituted 72.6 per cent. of the traffic.

(3) In the whole year grain produced 60 per cent. of the traffic and 43½ per cent. of the revenue.

With this background Mr. Mallory passed on to discuss the possibilities of a statement of the year's expenditure which would give a fairer view of the relative results in the four fall months and in the early part of the year. It was obvious, he pointed out, that the four fall months did not contain the full allowance of operating expenses which was necessary for the carriage of the grain traffic. Much of that expense, he said, had to be incurred in the earlier months of the year in order to be ready to handle the peak load of grain within the shortest possible time. He therefore presented to the board an analysis of the various operating expenses which allotted what in his view was the proper proportion of these expenses to the fall months when the grain traffic was being carried.

"It is abundantly clear," he said, in explanation of his point of view, "that a commodity which produces sixty per cent. of the year's business and confines seventy-three per cent. of its volume to the fall months is commanding the transportation activities of the Western country. There can be no disputing the fact that farm production is the first cause of Western development, and that railway transportation has been provided for the purpose of meeting this first and paramount necessity. With the exception of a relatively small volume of trans-continental traffic, all railway freight traffic in Western Canada is based on the farm, i.e., either farm production or the necessities of the community which owes its origin and existence to this basic industry. In these circumstances the operation and maintenance of the railway must be continuous throughout the year, notwithstanding the seasonal character of the traffic. In the very nature of things the produce of this country and the commodities it consumes must be transported in season. It is not reasonable, therefore, to look upon the cost of providing transportation from a seasonal viewpoint. Is the position of the carrier in the matter of seasonal revenues and year round expenditures not analogous to that of the farmer himself, who cannot measure his profit by the difference between his revenues at harvest time and the expenses incurred during harvest time? The marketing returns of the farmer, the furrier, the Eastern lumberman or anyone else engaged in seasonal enterprise are offset by his annual outlay, and this formula must in fairness be applied to the seasonal operations of the railroad if a true picture is to be had of the net results.

"The cost of maintenance," he further explained, "is charged in the accounts for the months in which the expenditures are incurred, and consequently does not fluctuate with traffic. The work is largely seasonal and is carried out with due regard to weather conditions, labor supply, etc. Fortunately circumstances are such that this can be so arranged that those phases of trackwork which ordinarily would impede traffic moving in heavy volume can be taken care of economically during the light traffic season and the extra labor released to the harvest fields. At any rate maintenance work can be and is so arranged that the railways are not in competition for extra labor at harvest time. The railways are there and are maintained and operated for the purpose of developing an agricultural country. They must be maintained and operated all the year round although the large bulk of the traffic movement must of necessity take place in the fall. It is, therefore, plain that the timing of maintenance expenditures and the movement of the traffic for the purpose for which the railroad is maintained do not and cannot synchronize. It seems, therefore, that maintenance of way expenses should be equalized or redistributed on the basis of traffic movement in order to determine their effect upon the actual cost of moving traffic."

***

THE result of Mr. Mallory's analysis can best be seen from two comparative tables. The first of these shows the operating expenses for the first eight months of the year, in the first instance in the customary form as they appear in the books of the company, and in the second as they were redistributed by Mr. Mallory's analysis:

	Customary Method	Re-distributed Method
Maintenance of Way and Structures	$ 7,055,525	$12,270,405
Maintenance of Equipment	6,115,228	6,216,941
Traffic	256,561	221,371
Transportation	11,207,707	9,830,224

The second table presents a similar comparison for the four months, September to December, both inclusive:

	Customary Method	Re-distributed Method
Maintenance of Way and Structures	$ 5,216,587	$7,208,131
Maintenance of Equipment	5,582,106	6,454,908
Traffic	283,061	317,162
Transportation	9,756,454	11,218,098

Mr. Mallory summed up his analysis in a further table in which he re-distributed the general expenses and made comparisons with revenues as follows:

Summary of Re-stated Expenses vs. Actual Revenues

	Jan.-Aug.	Sept.-Dec.	Year
Maintenance of Way and Structures	$ 4,285,608	$ 7,208,131	$11,501,765
Maintenance of Equipment	5,215,941	6,454,908	11,700,849
Traffic	221,371	317,162	538,533
Transportation	9,830,224	11,218,098	21,048,322
Total	$19,493,144	$25,198,299	$44,689,443
General	$ 1,389,564	$ 1,959,552	$ 3,349,116
Grand Total	$20,882,967	$27,157,851	$48,038,559
Actual Revenues	$24,839,109	$31,411,628	$56,250,737
Operating Net	3,956,202	4,253,777	8,211,062
PER REVENUE TON MILE	Mills	Mills	Mills
Operating Expenses	7.126	9.716	8.27
OPERATING REVENUES			
Grain	5.41	5.42	5.42
Other	10.91	10.66	10.82
Total	8.73	8.86	8.77
Net from all Freight Traffic	1.604	1.141	1.50

"The per revenue ton mile cost on the re-stated basis," Mr. Mallory summed up his conclusions, "is 1.410 mills or 19.8 per cent. lower in the second period than in the first, but is still .534 or 8.5 per cent. below the average yearly operating cost. It may be said that grain can be

(Continued on Page 20)

Twenty-fifth Lesson: (Taken from Maxims of Napoleon): "Act swiftly and vigorously, without 'buts' and 'ifs' and 'fors'." — (Letter to Marshal Bessieres, 20th November, 1809).

"I want more head and less tongue." (Bourrienne, p. 117).

"It is not by playing and dancing that a MAN is to be formed." (Abbott, p. 9).

"A gamester was sure to forfeit my confidence. The moment that I heard that a man was addicted to that vice I placed no more confidence in him." (Abbott, p. 35).

"I cannot create men; I must use those I find." (Watson, p. 263.)

"It is astonishing what power words have over man." (Gourgaud).

"Men are never attached to you by benefits." (Gourgaud, p. 262).

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Similar striking changes have taken place in connection with savings deposits and life insurance in force. In 1912 savings deposits were $173,000,000, or $23 per capita, while at the close of 1926 these were $1,272,000,000 or $102 per capita. Life insurance in force in 1912 amounted to $594,000,000 or $76 per capita, while in the year of 1926 the amount was $4,500,000,000 or $360 per capita.

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of the Mattagami Company for 1925, after deducting all operating charges, maintenance and repairs, but before depreciation and Dominion taxes, were $534,611, and for 1926, $700,734. Net earnings for 1926 were thus over 2.9 times the maximum annual interest charges of $240,000 on this bond issue. The strong point in regard to these bonds is that all preferred and common stock of the company is owned by the Abitibi Power & Paper Company, Limited, one of the largest newsprint manufacturing companies in Canada, which will naturally be interested in seeing that this bond issue is maintained in good standing. The Abitibi Fibre Company expects that future earnings will show a considerable increase over those of the Mattagami Pulp and Paper Company, due to expansion and economy in operations and also to the operation of the new bleaching plant.

CANADIAN DEPARTMENT STORES, LTD., INCOME BONDS

R. E. T., Montreal, Que., and T. L., Toronto, Ont. Both R. E. T. and T. L. have given me in detail their reasons for placing the 7 per cent. cumulative income bonds of the Canadian Department Stores, Limited, lower in the investment scale than I did in an article published in these pages two weeks ago.

I said then that I considered these 7 per cent. Income Bonds to be "a business man's investment of considerable speculative attractiveness," basing this opinion on the certified statement of the auditors with reference to the net earnings (not including depreciation) for the ten years ending December 31st, 1925. R. E. T. says:

"It seems to me that there is a tendency nowadays to refer to speculative issues as 'a business man's investment.' Just why a business man should be expected to find 'speculative attractiveness' in an issue when he does not know what security there is behind the bonds which he is buying is beyond me. It would seem that the first thing any business man would wish to know is what security have I behind the bonds I am asked to buy? Surely there should be no question, if the issue is sound, as to this information being made available to the public."

I pointed out in the article criticized that, under liquidation, the position of these Income bond-holders would probably be an unpleasant one, and that the Company's prospectus did not show the value of fixed assets nor the list of mortgages on individual properties being taken into the merger. I also said that it was impossible to estimate what the marketable value would be of the net tangible assets of $8,672,000 as the fixed assets are shown there at appraisal value, but that these net tangible assets would have to realize net cash of $5,750,000 to give the income bond-holders par value in case of liquidation. This being the situation, the only method left to me to judge of the attractiveness of these bonds was their speculative value from the standpoint of the earnings of the Company. I considered and still consider these bonds have *"considerable speculative attractiveness"* and that the *"investment is primarily for the business man because he is the man best able from the standpoint of experience to judge whether the Company will realize its objective as a result of centralized management, and because he is the man best able from the possession of available funds to back his opinion that these bonds will show increasing safety and that the earnings will eventually be sufficient to give real value to the common shares, of which five are given as a bonus with every $1,000 income bond."*

I agree with R. E. T. that it is well for an investor to be clear in his own mind whether he is making an investment or a speculation, that is, he should decide whether he places safety first or income and the possibilities of appreciation. Even the man who makes a speculation in the security of a Company, which pays neither interest nor dividends, does so in the hope that the Company will advance materially towards an investment position, thus increasing values for his security as the chances increase for paying a return on it. He considers the present condition of the Company in the light of the past and is willing to take a chance that future development will increase the value of his speculation. When, as in the case of Canadian Department Stores, he sees that the twenty-two departmental stores in various cities of Ontario and in Montreal are in many cases the leading establishments in their respective towns and cities and is informed that the consolidated net earnings for the ten years ended December 31st, 1925, were $538,551 annually, he knows there is investment value behind the bonds, especially in view of the fact that most of the owners have accepted these Income bonds for their equity in store and land. He would know the actual situation better if he had been informed what had been deducted from this figure for depreciation. R. E. T. calculates that one-third of the amount should be deducted for depreciation in view of the heavy write-offs in 1921. That would make an amount of $179,517, which may possibly be close to the facts. I estimated it in my previous article at $155,000 because there is no reason in the next ten years to expect such an abnormal year as 1921. The sinking fund of $85,000 will not have to be provided until after March 15th, 1930, under the Trust indenture, thus giving the Company time to develop its business policy and correct early mistakes.

It may be said at once that the preferred stock and the common stock chances for participation in earnings depend entirely on earnings increasing under centralized management and increasing very greatly. If these do not increase, the value of these stocks will be small. R. E. T. says all these 22 Companies are not definitely in the merger as yet. I have called up the Municipal Bankers' Corporation for information as to this, because all I have said has been based on the supposition that every one of these Companies would enter the merger and that the financing proposed would be carried out in toto. They tell me that every Company mentioned is definitely in the merger, that the money received for the sale of the $2,500,000 First Mortgage bonds in New York is in the bank ready to be paid to the owners of the various stores for their stock on hand, that the net earnings shown as an annual average for ten years ended December 31, 1925, were after deducting one-sixth of the total turnover from the net sales' total for expenses and bad debts, and the amount necessary to pay interest on the First Mortgage bonds. They say also that the 1926 results exceeded the annual average for the ten years to December 31st, 1925, and that so far in 1927, sales are exceeding 1926 for the same period.

The Toronto man objects that attempts have already been made several times within the last fifteen years to do central buying for many of the stores in this merger. That is true, but the effort has been of a co-operative nature and not under the direction of centralized management. This Toronto business man does not believe that centralized buying and management will increase the earnings of these stores; therefore he should not buy. Others do, and are backing their opinion by buying the bonds. That is what we mean by saying this is a business man's investment. Far be it from me to prophesy when experts differ; but it is an interesting experiment which to say the least, has a good chance of success, granted always that every store has entered the merger on a reasonable basis and that the financing will be carried out without hitch.

CELL DOOR CLANGS ON PONZI

Early in February a dejected and crestfallen man stood before Judge Fosdick of the Superior Court in Boston, Massachusetts, to receive a sentence of from seven to nine years in State Prison as "a common and notorious thief," says Better Business News. This abject figure was Charles Ponzi, the financial wizard, whose glittering promises have wheedled many dollars from the public in Massachusetts and Florida.

The career of Ponzi is not wholly unlike that of other promotional "wizards." Once a student at the University of Rome, he emigrated to the United States in 1903. In 1908 he was employed in the Banca Zarossi in Montreal. In September of that year he was sentenced to serve three years in the St. Vincent de Paul Penitentiary following a conviction for forgery. He was pardoned on July 12, 1910.

In October of that same year he was sentenced to serve two years in the Federal penitentiary at Atlanta, Georgia, for unlawfully importing aliens.

In 1919 he conceived the idea of trading in international reply coupons. His scheme appealed to many Massachusetts people, particularly to his fellow countrymen. Ponzi's promise of a fifty per cent. yield on forty-five day investments drew ten million dollars from the public. The first comers were actually paid at this rate, but not out of profits. Many of these reinvested principal and interest only to lose both. It was so far from the wonderful financial opportunity which he represented that in November, 1920, he was sentenced to serve five years in the House of Correction at Plymouth, Massachusetts, for using the mails to defraud.

In the Fall of 1925, Ponzi and one Alvitti launched the Charpon Land Syndicate, another get-rich-quick scheme, with Florida real estate as a bait. Fortunately the Better Business Bureaus, co-operating with the Post Office Department, unearthed facts which contributed towards the issuance of an early fraud order by the Post Office Department. The recent sentence is an aftermath of Ponzi's Massachusetts operations.

There are still promoters of the Ponzi type out of jail. In any scheme by a "wizard", when the means by which the profit is to be earned is unusual to the point of freakishness—then, of all things get the facts first.

POTPOURRI

M. M., Toronto, Ont. According to Dun's Bulletin, March 17, 1927, *DAVERIN PAPER MILLS, LIMITED*, has been adjudged bankrupt and Humphrey Co'quhoun is custodian.

R. N., Toronto, Ont. The common stocks of *DOMINION STORES, INTERNATIONAL NICKEL* and *CANADA CEMENT* are all good and in our opinion would prove satisfactory over a period of years. We presume your question regarding *FAIRBANKS* refers to the common stock of *CANADIAN FAIRBANKS MORSE* Company. This company has shown some improvement during the last year or two, but at this stage its common stock cannot be regarded as better than a business man's speculation. The common stock of the *FAIRBANKS COMPANY OF NEW JERSEY*, to which possibly you refer, is extremely speculative.

W. W., Martintown, Ont. The *CANADIAN RAIL AND HARBOUR TERMINALS, LIMITED*, 7% debentures, due March 1st, 1956, are not a first mortgage on the company's properties, as there is an issue of $3,500,000 First Mortgage 6½% Bonds, which ranks before them, together with an issue of $2,000,000 of 7% Bonds. It is quite possible that these debentures may turn out well, but this kind of enterprise has yet to be proved in Canada. The company is now operating, but has not been doing so long enough to demonstrate beyond all manner of doubt that it will be able to earn sufficient for regular interest payments on these debentures. It will have very keen competition.

N. J. C., Highland Park, Mich. *PORCUPINE GRANDE* has not been active for some years. The property is of uncertain merit. The absence of porphyry formation in that section seems to be detrimental. *CONIAGAS MINES* undertook a campaign of exploration, but abandoned the effort due to lack of evidence of concentration of gold values. *UNITED EXPLORERS CORPORATION* had difficulties in financing. Some of the claims appear to have prospective merit, but this dwindles in face of adverse financial situation.

The *CANADIAN PAPER BOARD COMPANY'S* position has improved, and seems likely to improve further in the years ahead, but until such continued progress has been demonstrated I do not consider these bonds as sufficiently high grade for a woman whose first consideration is security. If you have already purchased the bonds of this company there is no cause for worry, but it would be well for you to write to us at intervals of not more than a year for information as to the company's progress.

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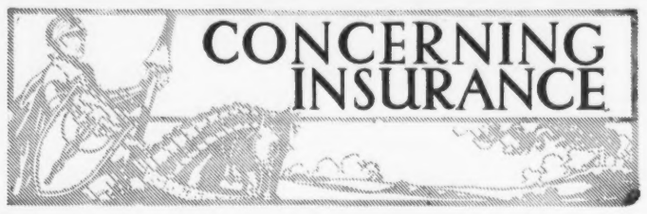

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W. J., Hamilton, Ont.: The head office of the Metropolitan Life Insurance Company is at 1 Madison Ave. New York, and the Canadian head office is at 180 Wellington Street, Ottawa. The company has a deposit of $77,411,510 with the Dominion Government, and has also $20,008,575 vested in Canadian trustees under the Insurance Act. Its total investments in Canada amount to $137,770,136, of which Dominion Government bonds comprise $48,297,078, Provincial and Municipal bonds $40,956,969, and all other investments, $48,516,089. It follows the practice of investing its income in Canada in Canadian securities. It is a mutual company and not under stock control. Its policies compare favorably in net cost with those issued by other companies, Canadian, British or foreign. It is in a very strong financial position, and safe to insure with wherever it transacts business.

B. W., Vancouver, B. C.: The London Life Insurance Co., with head office at London, Ontario, was organized in 1874 under an Ontario charter, obtained a Dominion charter in 1884 and has been operating under Dominion license since 1885. It has a deposit with the Dominion Government of $62,940, and transacts both ordinary and industrial life insurance. At the end of 1925, the latest date for which Government figures are available, its total assets were $31,481,239.06, while its total liabilities except capital were $30,072,812.62, showing a surplus as regards protection of policyholders of $1,408,426.44. The paid-up capital was $100,000, so that there was a net surplus over paid-up capital and all liabilities of $1,308,426.44, exclusive of $384,653 surplus absolutely apportioned to reserve dividend policies issued prior to 1911. The company is in a strong financial position and safe to insure with. Under its quinquennial dividend policies, in the event of death between quinquennial distributions of profits an interim dividend is paid for the number of complete policy years which have elapsed since the last distribution. On its reserve dividend policies issued since May 11, 1917, an interim dividend of a similar kind is payable if the policy has been in force five years. On its reserve dividend policies issued previously, no interim dividends are payable. No interim dividend is apportioned on termination of a policy by surrender or lapse.

F. B., Hamilton, Ont.: New York Reciprocal Underwriters and Affiliated Underwriters, with head office in New York and Canadian head office in Montreal, are both regularly licensed in Canada. The former has a deposit with the Dominion Government of $83,000 in Dominion of Canada bonds, and is authorized to transact in this country fire, sprinkler leakage and tornado insurance. It is safe to insure with for reciprocal insurance. The latter has a deposit with the Dominion Government of $57,000 in Dominion of Canada bonds, and is authorized to transact fire insurance in this country. It is safe to insure with for reciprocal insurance.

G. L., Tranquille, B.C.: The New York Life Insurance Co. is one of the leading life companies in the business. It was organized and incorporated in 1841, and has been operating in Canada since 1868. It is regularly licensed by the Dominion Insurance Department, and has a deposit with the Dominion Government of $15,450,877, and has also $8,300,000 vested in Canadian trustees under the Insurance Act. It is in a very strong financial position and enjoys an excellent reputation for prompt payment of claims. You will be making no mistake if you take out a policy with it.

G. H., Hamilton, Ont.: Superintendents of Insurance in Canada are appointed by the Government in power at the time a vacancy occurs. In the United States they are as a rule either appointed by the Governor of the State or elected by the people. In the State of Washington he is elected by the people, while in Oregon and California he is appointed by the Governor.

F. E., Toronto, Ont.: As the Royal Guardians only became a mutual company in 1923, having been changed from a fraternal benefit society, and as its participating policies are on the quinquennial or five-year dividend plan, it is too early to say how its bonuses or dividends compare with those of other mutual companies as it has not yet paid any. Its total assets at the end of 1925, the latest date for which Government figures are available, amounted to $897,262.14, while its total liabilities were $752,434.30, showing a surplus over liabilities of $144,827.84. The income in 1925 was $166,194.32, while the disbursements were $140,196.63, showing an excess of income over disbursements of $25,997.69. The company is in a sound financial position and safe to insure with.

A. E., Niagara Falls, Ont.: If you have a policy with the Security Life Insurance Co. of Canada, we advise you to hold on to it, as it would mean a loss to you to drop it or change to another company. The company is under Dominion Insurance Department supervision and maintains the necessary reserves to provide for the payment of its policies in full at maturity. It issues only non-participating or all-guaranteed policies, and so the so-called surplus earning power of the company, while of vital importance to shareholders, is of relatively little importance to the policyholders, so long as the company is maintained in a sound financial position. Assets at the end of 1926 totalled $901,687.08, while the liabilities except capital amounted to $847,365.86, showing a surplus as regards policyholders of $54,321.22. That is, after the reserves and all other liabilities except capital were provided for, there was a surplus of $54,321.22. The policyholders accordingly need have no misgivings as to the safety of their insurance with the company. The paid-up capital, which amounted to $354,725.50, showed an impairment of $300,404.28, and until this sum has been made up out of the earnings or otherwise there will be no dividends to shareholders. As the company has now reached a point where it has $10,000,001 insurance in force, the business under capable management should soon be producing a yearly surplus. When once a life company has obtained the requisite volume of business to take care of reserves, overhead and field expenses, and leave a balance on the right side, its future success is assured and its profit earnings are steady and sure. The president of the company is now W. W. Hilts, ex-Mayor of Toronto, and the managing director is W. O. McTaggart, ex-Chairman of the Toronto Board of Education.

N. C., Delisle, Sask.: Mill Owners Mutual Fire Insurance Co., of Iowa, was incorporated in 1875 and has been doing business in Canada under Dominion license since 1923. It has a deposit with the Dominion Government of $50,882 and is authorized to transact in this country fire, limited explosion, sprinkler leakage and tornado insurance. Its total assets in Canada at the end of 1925, the latest date for which Government figures are available, were $98,285.87, while its total liabilities here were $29,021.74, showing a surplus in this country of $69,264.13. It is safe to insure with for mutual insurance.

INFORMATION COUPON

This Service is confined to yearly Subscribers whose names appear on our books

The subscriber can avail himself of the service given on this page under the heading, "Insurance Inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night going to a regular subscriber, and sending it along with his inquiry.

THE FIRE INSURANCE COMPANY OF CANADA

Head Office - - - 17 St. John St., Montreal.

Capital Subscribed $500,000
Capital Paid Up $200,000
Total funds for security of policy holders $1,088,079

Hon. Senator R. Dandurand, President. J. E. Clement, Vice-President and Manager.
J. A. Blondeau, Secretary. F. E. Leyland, Superintendent.
Toronto Branch Office, 312 Metropolitan Bldg. Grover Leyland, Local Manager.

One of the very few Canadian Companies owned and controlled by Canadians. You are no doubt favorable to the idea of buying Canadian products—then logically you should carry at least a part of your insurance in a real Canadian Company. Consult the best agent in your Town—he represents us.

NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID $2,000,000 ASSETS, $5,000,000
A. & J. H. STODDART, General Agents
100 WILLIAM STREET NEW YORK CITY
RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA
H. A. JOSELIN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS
MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO
MURPHY, LOVE, HAMILTON and BASCOM
R. Y. HUNTER, Resident Partner, MONTREAL
OSLER, HAMMOND and NANTON, Ltd., WINNIPEG
ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.
WHITE & CALKIN, ST. JOHN, N. B.

THE **General Accident** Assurance Co. of Canada

Insurance that Really Insures

Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage

Thos. H. Hall Managing Director W. A. Barrington, Manager

PRUDENTIAL

Assurance Company Limited, of London, England
LICENSED FOR FIRE INSURANCE IN CANADA
ASSETS EXCEED $850,000,000
Largest Composite Office in the World. Applications for Agencies Invited.
Head Office for Canada: 10 St. John St., MONTREAL
Kenneth Thom, Manager for Canada
North West Branch: Huron & Erie Bldg., WINNIPEG
Fred W. Pace, Branch Manager.
Toronto Agents: Messrs. Parkes, McVittie & Shaw, Confederation Life Bldg.

NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON.
HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.

Writing Fire Insurance at Cost
Assets $3,118,764.07

ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE

BRANCH OFFICES:
Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

The MONARCH LIFE ASSURANCE COMPANY

Furnishes Education For Children.
Makes Happy Homes.
Provides Comfort in Old Age.
Protects Business Credits.
Offices in principal Canadian Cities.

ASSOCIATED ALL-CANADIAN INSURANCE COMPANIES

The Toronto Casualty Fire & Marine Insurance Company

HEAD OFFICE: TORONTO
President: G. LARRATT SMITH. General Manager: A. E. DAWSON.

Merchants' and Employers' Guarantee & Accident Company

HEAD OFFICE: MONTREAL
President: J. H. FORTIER. Managing Director: A. E. DAWSON.
General Manager: J. H. PIGEON.

Canadian General Insurance Company

HEAD OFFICE: TORONTO
President: W. W. EVANS. General Manager: A. E. DAWSON.

Court Grants Leave to Apply for Besco's Winding Up — Besco Shareholders Summoned

AN APPLICATION for leave to apply for the liquidation of the British Empire Steel Corporation and its largest constituent, the Dominion Steel Corporation, has been granted by Mr. Justice Chisholm of the Supreme Court of Nova Scotia to the National Trust Company in its capacity as receiver and manager of the Dominion Iron and Steel Co. Roy M. Wolvin, president of the British Empire Steel Corporation, has called for special meetings of the Besco's shareholders to consider the situation. Five preferred shareholders have been appointed to meet in Nova Scotia and the second preferred and common shareholders on May 12.

[illegible]

tion for the Maritime steel industry was already under consideration by the Tariff Board. It is evident, therefore, that the Government does not itself intend taking any early action in this respect.

Canada Steamships' Earnings Show Big Gain

SUBSTANTIAL increases in gross and net earnings are shown in the annual statement of Canada Steamship Lines, Limited, for the year ending December 31, 1926. Total revenue for the year amounted to $15,214,255, as compared with $10,920,000 in the preceding year. Expenses in 1926 amounted to $11,416,[illegible] as against $8,167,24[illegible] in the preceding year, leaving an operating profit amounting to $3,798,30[illegible] as against $2,753,[illegible] in the preceding year. After allowing for depreciation, interest, etc., there remained a balance of $[illegible] as against $[illegible] in the preceding year. Dividends on the preferred shares absorbed $[illegible] and on the common shares $[illegible] in 1926 and $[illegible] in 1925. After allowing for other income and charges, including current expenses of $7,000, the balance remaining to common amounted to $3.72 per share on common outstanding, with $3.44 in 1925 and $1.53 in 1924.

With the addition of other income of $9,[illegible], income was brought up to $[illegible]. There was an [illegible]

[illegible] Coverdale pointed out that the common stock is shown as having a book value of about $25 per share, not including surplus and reserves.

Larger Earnings for Porto Rico Railways

SATISFACTORILY higher earnings are shown in the annual report of Porto Rico Railways Company, Limited, net profits for the year ended December 31, 1926, amounting to $426,126, as against $37[illegible] in the previous year. After all charges, including current expenses of $7,000, the balance remaining to common was $3.72 per share on common outstanding, with $3.44 in 1925 and $1.53 in 1924.

With the addition of other income of $9,[illegible], income was brought up to $[illegible]. There was an [illegible]

MR. ALEX. M. RAMSEY

Who has been admitted to general partnership in the firm of George E. Hartley & Co., Members Toronto Stock Exchange. Mr. Ramsey has been identified with the brokerage business in Canada for many years, latterly having represented the investment house of C. E. James & Co. on the floor of the Toronto Stock Exchange. Mr. Ramsey will represent the firm of George E. Hartley & Co. in a similar capacity.

year. Adjustments of $10,989 have been deducted from this and the year's surplus added, bringing the total profit and loss balance to $925,572.

The company's liquid position shows only a slight change, net working capital standing at $346,273, against $351,637 at the end of 1925. Current assets at $772,413 and liabilities at $426,140 compare with $688,256 and $336,619 respectively. Total assets are somewhat higher at $9,002,879, against $8,888,221, and depreciation reserve shows an increase from $1,067,007 to $1,230,952. On the liability side, bonded indebtedness shows a reduction of approximately $68,000 at $3,431,167, and reserves a reduction of $30,000 at $220,000.

Encouraging Report by Atlantic Sugar

PROFITS of the Atlantic Sugar Refineries, Ltd., for the year 1926, after making provision for income tax, were well maintained at $1,296,892, as against $1,246,391 in 1925. There was an increase in bond interest charges at $182,210, as against $41,010, but this was more than offset by a decrease in general interest charges, which were shown at $154,263, as against $335,774. These changes reflected the creation of a bond issue in June last, as the sugar conditions. Generous provision was again made for depreciation at $336,998, as against $333,[illegible]

After these deductions the net profits for the year were shown at $512,[illegible] as against $493,331 in the previous year. No preferred dividends were paid, after deducting the amount that would have been required for the year, the net profits were equivalent to $6.52 per share on the 78,889 shares of common stock outstanding at the end of the year. In 1925 the outstanding number of shares was 80,[illegible], or only 85,889 and on this smaller number the profits in that year were equivalent to $8.50 on the common stock. In 1924 the profits were equal to $5.05 on the smaller number.

The balance sheet shows a profit and loss surplus for the first time since 1920. In the intervening years a large deficit was shown. The change of only $87,926, which was deducted from the surplus shown in 1926, was brought about largely by conversion of the common stock from a par of $100 par to no par, and carrying the [illegible] Striking improvement is shown in latter at the nominal figure of $25 working capital position. An increase per share. This operation permitted in current assets and a decrease in the reduction of the deficit to the ex- current liabilities resulted in an improvement of $3,050,675, leaving a deficit provement of nearly $1,500,000 in net

Dominion and Provincial
Government Bonds

Municipal Bonds

Public Utility
and
Industrial Financing

Foreign Issues Quoted

DOMINION SECURITIES
CORPORATION LIMITED

MONTREAL OFFICE 189 St. James Street — Established 1901 — LONDON, ENG., OFFICE No. 5 Austin Friars

E. R. WOOD, President

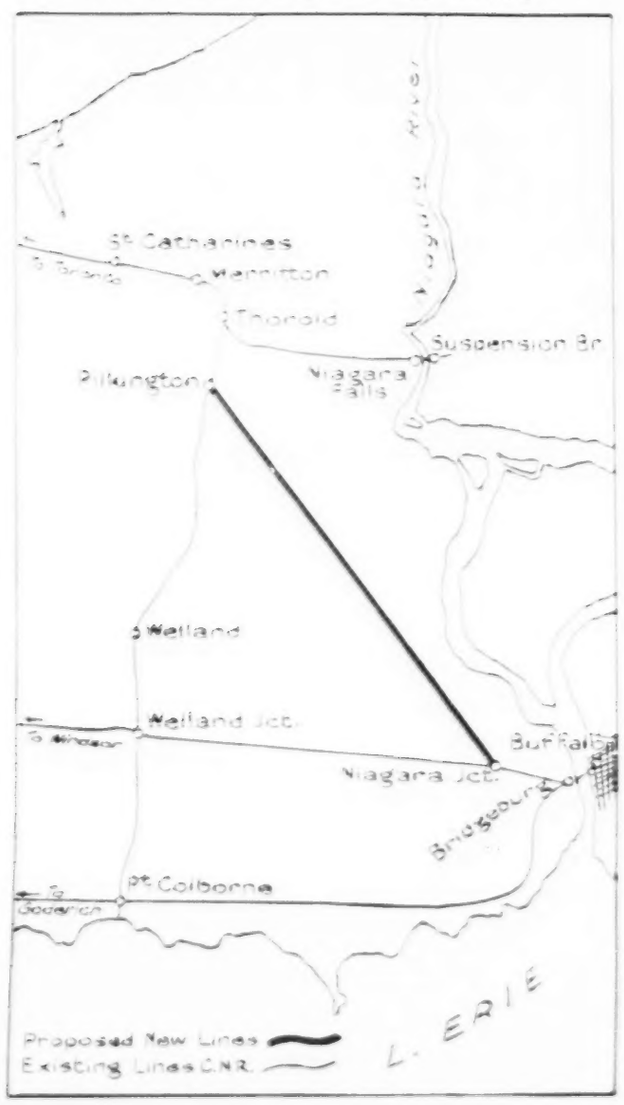
Head Office: 26 King Street East
TORONTO 2

CANADIAN PACIFIC RAILWAY
COMPANY

[illegible]

Montreal, March [illegible]

NEW C. N. R. LINE WOULD REDUCE MILEAGE TORONTO-BUFFALO



Chain Stores Prosper

Volume of Trade Shows Big Increase

Canadian Department Stores, Limited, the largest chain store system in Canada, includes the following stores:—

Duncan Ferguson Co., Limited, Stratford
Dundas & Flavelles, Limited, Lindsay
The Richie Co., Limited, Belleville
E. J. Coles Co., Limited, Woodstock
The Chas. Austin Co., Limited, Chatham
A. Bristol & Son, Picton
The Robt. Wright Co., Limited, Brockville
H. H. Engel & Co., Limited, Hanover
Breans, Limited, Sault Ste. Marie
The Robinson Co., Limited, Napanee
Ogilvie-Lochead, Limited, Brantford
A. A. Fournier, Limited, Ottawa
Beamish & Smith, Limited, North Bay
Huntington's, Limited, Midland
The Gressman Co., Limited, Peterborough
Beamish & Adams, Huntsville
McLaren & Co., Limited, St. Catharines
J. L. Matthews & Co., Port Arthur
Letendre, Limited, Montreal, Que.
Stafford, Limited, Sudbury
Fenton & Smith, Pembroke
T. H. Pratt, Limited, Hamilton

EACH year sees the chain stores of the continent more firmly entrenched in public favor. In 1925 the 12 leading chain stores in the United States had a turnover of 679 millions. Last year the sales totalled over 960 millions—an advance of more than 30 millions.

* * * * *

Such a notable record speaks well for the success of Canada's latest and largest system of chain stores—The Canadian Department Stores Limited. In this merger are 22 leading department stores of Eastern Canada every one of which has been prosperous over a long span of years. Their former owners will continue to manage the stores, aided by the great benefits to be obtained by large volume buying and centralized executive control.

* * * * *

Even in the worst business years Canada has experienced during the last decade audited statements bring out the remarkable fact that all of these stores showed splendid earning power, in fact, actual net earnings were much in excess of all interest requirements. How many investment fields have shown such a record!

* * * * *

Net tangible assets of the Canadian Department Stores Limited is approximately $8,672,000. It is estimated on a conservative basis that net earnings available for interest on the $4,250,000 First and Refunding Mortgage Income Gold Bonds now issued, for the first year will be more than three times the amount of the interest requirements. Forty per cent of these bonds are offered to the public, the greater amount having been already subscribed by former owners of the stores.

We are offering First and Refunding Mortgage Income Gold Bonds in Canadian Department Stores, Limited, at 100, to yield 7%.
There will be delivered with each $1,000 bond of this series ($4,250,000) five shares of the no par common stock of the company.
For detailed information of this most attractive investment communicate with:

Municipal Bankers
Bond and Sales Corporation, Limited
Toronto
Montreal · Ottawa · London

H. B. Robinson & Co.
Limited
Toronto and Montreal

WE WISH TO ANNOUNCE THAT AS OF THIS DATE

MR. A. M. RAMSEY

BECOMES A GENERAL PARTNER IN THE FIRM OF

George E. Harley & Co.

MEMBERS
TORONTO STOCK EXCHANGE

TORONTO, MARCH 18, 1927

OFFICES
TORONTO, LONDON, WINDSOR

THE ONTARIO EQUITABLE
LIFE & ACCIDENT INSURANCE COMPANY
S. C. Tweed, President.

Head Office - Waterloo, Ontario

Assets (Dec. 31, 1926)	$ 3,822,316
Reserves	2,422,896
Insurance in Force	33,050,441

No More Care or Worry~ when you reach 65

HOW comforting to know for certain that you will not be destitute in your old age—that you will be independent of relatives and friends—free from worry over investments or the safety of savings. Only by making provision now, can you hope to support yourself in comfort when you've become too old to work.

The Government of Canada, with all its vast resources, guarantees you an income when your working days are over—an income for life—an income free from Dominion taxation—an income that cannot be seized under any law or court process, and that cannot be forfeited or stolen.

You can secure such an income in amounts from $50 to $5,000 a year, through the Canadian Government Annuities Branch, by immediate purchase or in small convenient installments. No better plan has ever been offered by any Government in the world.

It is easy to bear life's realities while you have health and strength, but a very different thing when you have lost the courage of youth.

Can you reject the co-operation of the Government in providing for you a future that will be free from the penury that so many have to face in old age.

Canadian Government
ANNUITIES

Annuities Branch, Department of Laoour, Ottawa
THE HON. PETER HEENAN, Minister

Send to-day for full Information

Annuities Branch, Dept. S
Department of Labour, Ottawa
Please send me COMPLETE INFORMATION about Canadian Government Annuities.
Name.....
Address.....

BACKED BY THE WHOLE DOMINION

working capital, which is shown at $1,631,111, or realized $138,304 in the previous year. The ratio of current assets to current liabilities has risen to nearly three to one, as compared with current assets only slightly higher than liabilities in the 1925 report.

Loans were reduced during the year from $1,600,000 to $700,000, in addition, $100,000 of first mortgage bonds and $50,000 of the general mortgage bonds were retired. Investments show an increase of $150,000.

Empire Trade in Steel

"MORE than half the steel products we export go to the Empire; but we might do considerable more trade with the Dominions," said "The Investors' Chronicle," London, Eng., in a recent article. "We might, for instance, import iron ore from Newfoundland and send out far more steel goods to Canada than we do export to that part of the Empire. The Germans have found it profitable to import Newfoundland iron ore. Not only would the sea trip be shorter in our case, but we have some of our blast furnaces at, or near, ports—indeed, in some cases ships can land their cargoes right alongside British smelters—whereas the German blast-furnaces are far inland. We are obliged to import several million tons of ore annually. Newfoundland ore is very rich. It is easy to mine. It is so deposited that it can be put on board ship at a very low cost. With more labor (some of our superfluous miners might be taken to the Newfoundland ore mines), more mining and loading plants, an immense trade could be done in the Newfoundland raw material, and boats bringing this to this country could take out manufactures and anthracite to Canada.

"Canada imports 166 million dollars' worth of iron and steel and between 16 and 18 million tons of coal annually, mostly from the United States. Our people seem to think that the Canadian market is not worth cultivating, or trying for, because the United States borders on the Dominion, and that American coal producers and steel manufacturers have some great transport cost advantage over us as regards the Canadian trade. The idea is entirely mistaken. The ore and coal fields, the steel works and shipping ports of America are so situated that our rivals pay very nearly dollars for transport against our shillings. Of the average free on board price of a ton of steel the inland transport costs are only about 15% in England, compared with 40% in the United States. It costs our American rivals more to assemble the raw materials to make a ton of pig iron than it costs us to assemble like materials, to carry the pig iron from the blast-furnaces or the engineering finishing shops, and finally to put the products on a ship. Our average inland haul is 30 miles. That of the United States is 500 miles. Besides the great advantage we have in assemblage of raw materials, we can have a ton of our finished products carried to Montreal, Quebec, Calgary or Moose Jaw, or even Vancouver, at less cost than a ton of steel can be carried from United States works to those Canadian points. It costs the Americans 11s a ton for rail rates on their coal from pits to ports, and another 5s for ship freight to the St. Lawrence ports. We have our coal carried from pits to ports for 2s a ton, and the ship freight to Canada is not usually more than 10s a ton. And on some grades of coal, and on most kinds of iron and steel and engineering goods, we have a fiscal Preference in Canada. Yet our people neglect the Canadian market!

"Many efforts have been made to develop a great iron and steel industry in Canada, and there have been predictions that the Dominion would 'become a second United States in the steel trade.' Shortly after the war we were told that Canada would very shortly have a steel-making capacity equal to 10,000,000 tons a year, and that that would grow. But there are physical and economic difficulties in the way, and it seems more than probable that Canada will long remain a great importer of iron and steel goods. Notwithstanding bounties on production and tariff protection against cheap imports, the history of the Canadian iron and steel industry is one of financial losses. An output of a million tons of steel was attained in 1913. Under the war-time pressure—with imports limited, and with selling prices highly attractive—there was operation up to the limits of plant and labor power, and the end of the war found Canada with a capacity equal to making about 1,600,000 tons of steel in a year. In the first two years after the war, with international prices inflated, there was still great activity in the Canadian iron and steel industry. But since prices fell in 1921 the trade has slipped back and down into a serious position. Notwithstanding increase of population and demands, output has fallen by one-half, and imports have increased. Unfortunately the bulk of the trade has been captured by United States manufacturers, owing largely to our misconception about competitive conditions—especially about transport costs, as indicated above.

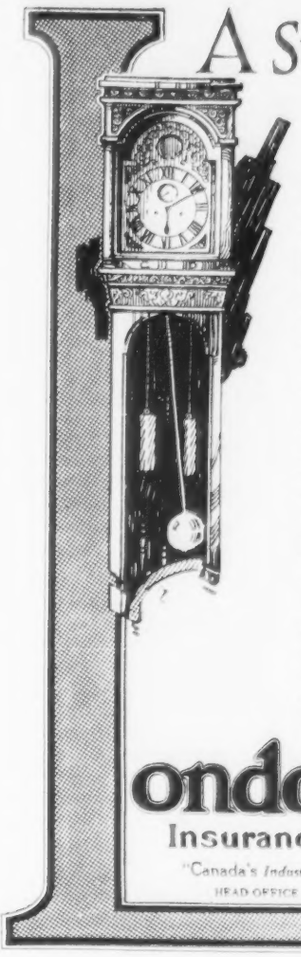
"It is openly admitted by the very highest authorities in the United States that steel producing costs are higher in America than in Britain. It is a fact that we hold the advantage in transport costs. And we have a fiscal Preference over the Americans in the Dominion market. Nevertheless we fail to cultivate that market. We do not half canvass or advertise as we ought. We do not keep the shops or showrooms in Canada we ought to keep. And we do not study the special weights, measures, terms, patterns and designs which are favored in Canada owing to Americanisation. We have left the field to the Americans without serious challenge."

Castings and Forgings Industry in 1925

PRODUCTION of the castings and forgings industry of Canada valued at $61,754,339 in 1925 marked a 7 per cent. increase over the output of the previous year which was valued at $57,464,594.

Firms listed in this industry are foundries engaged in making stoves and furnaces, machines and machinery and miscellaneous castings, or forgings, made to order for all purposes. In the year under review 324 plants reported in this class, 188 being located in Ontario, 67 in Quebec, 24 in British Columbia, 17 in Nova Scotia, 10 in New Brunswick, 9 in Alberta, 6 in Manitoba and 2 each in Prince Edward Island and Saskatchewan. They represented a capital investment in Canada of $84,812,441. During the year they employed a monthly average of 17,120 people to whom $21,039,510 was paid in salaries and wages. These firms expended nearly two million dollars for fuel and electric power, and by manufacturing processes they added $39,231,978 to the value of purchased materials which cost $22,522,361.

A Substitute for Time!



Think of being able to eliminate Time, to bring the future—even 20 years or more hence—into the present.

This is the great contribution Life Insurance makes to modern living. It enables you to guarantee to your family at the present time all you are likely to earn in the years to come, even if you do not live to earn it.

And, it must be remembered, upon this future earning power rest the destinies of your wife and family.

Recent researches have led The London Life to offer "The Earning Power Series" as the substitute for Time.

They provide protection over your productive period, to age 60 or 65, or for the Interchange Privilege for your entire lifetime.

Examples of Rates
Earning Power Series to Age 60

Amount	Age	Rate
$10,000	30	$110.50
10,000	40	135.00
10,000	50	154.50

The Earning Power Series is the Annual Dividend Policy of the Company, one of the best life insurance contracts issued.

London Life
Insurance Company
"Canada's Industrial-Ordinary Company"
HEAD OFFICE — LONDON, CANADA

Established 1899

Real Estate Bonds
Write for Booklet

W. N. McEachren & Sons
Limited
901-2 Royal Bank Bldg.

27th to 4th place

Proof of ever-increasing public preference

In the beginning a fascinated public bought the Chrysler "70" for the charm and freshness of its new performance and appearance.

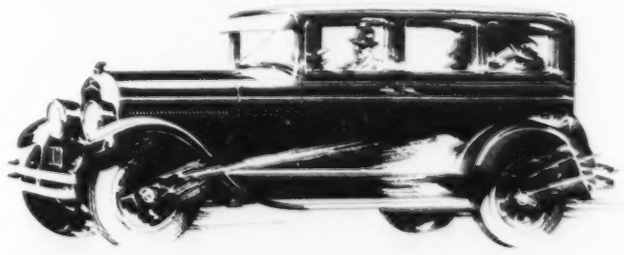
Behind that first Chrysler, and the public's first enthusiasm for its new qualities, are now more than three years of experience.

During those three phenomenal years—years in which public preference swept Chrysler from 27th to 4th place—motor car buyers have come more and more to know its substantial and solid qualities.

They have found a dependability and long life in the "70"—proved by hundreds of thousands of enthusiastic owners—combined with those elements of progressiveness through which Chrysler has steadily maintained the speed, dash, beauty, luxury, economy and safety of the inner Chrysler "70" of today, as far in advance of its field as at the time of its introduction.

Phaeton $2010; Sport Phaeton $2210; Roadster $2150; Brougham $2205; Royal Coupe $2230; Royal Sedan $2305; Sport Passenger Coupe $2305; Coupe $2305; Crown Sedan $2590.

f.o.b. Windsor, Ontario. Freight only to be added. Above prices include full bumpers, front and rear, spare tire, etc. Lower



CHRYSLER "70"
THE CANADIAN-BUILT CHRYSLER FOR CANADIANS

Packard-Ontario Motor Company, Limited

18 Bloor St. E.; Phone RAndolph 3300 Branch: 44 Temperance St., Adc. 1522

SERVICE STATION 54 Yorkville Ave.

AUTHORIZED CHRYSLER DEALERS IN TORONTO

LAWRENCE PARK GARAGE, LTD.
2637 Yonge Street.
Hudson 0422.
1331 St. Clair Ave. W.

CRAWFORD & WHITTINGTON
2782 Dundas St. W. (near Keele). Junction 0636.

McBETH & HOOPER
293 Dufferin St.
Lakeside 0182.

A. E. BROWN
191 Main Street
Grover 9465.

WILSON & HARGRAVE
1419 Yonge St. (near City Limits). Hudson 6960.

CREIGHTON'S GARAGE
1244 Dundas St. W.
Lombard 1191.

Associated Gas and Electric Company

61 Broadway, New York

Class A Stock Dividend No. 9

The Board of Directors of Associated Gas and Electric Company has declared the quarterly dividend payable May 2, 1927, on its Class A Stock to holders of record at the close of business March 31, 1927, at the rate of 2½% of one share of Class A Stock for each share held, or 10% per annum.

At this rate the stock dividend is equivalent to about $4.00 cash per share per year based on the present market price of about $40.00.

M. C. O'KEEFFE, Secretary

Union Trust Company
LIMITED

DIVIDEND NO. 78

Dominion Textile Company
LIMITED
NOTICE OF DIVIDEND

Dominion Textile Company
LIMITED
NOTICE OF DIVIDEND

INTERNATIONAL PAPER COMPANY

Canada Cement Company Limited
ORDINARY SHAREHOLDERS
DIVIDEND NO. 14

PROVINCIAL PAPER MILLS LIMITED

The Steel Company of Canada, Limited
PREFERENCE DIVIDEND No. 65

ORDINARY DIVIDEND No. 41

F. S. ALEXANDER, Secretary

J. P. LANGLEY & CO.
Chartered Accountants
J. P. LANGLEY, F.C.A.
Trustee in Bankruptcy, Receiver
McKinnon Building TORONTO

Western Grocers Limited
NOTICE OF DIVIDEND

A dividend of two and one-quarter percent (2¼%) on the New Preference Stock of Western Grocers Limited has been declared for the quarter ending March 31st, 1927, payable April 15th, 1927, in acknowledgment of receipt of coupon dated 15th, 1927.

By order of the Board,
W. H. RILEY
President

Winnipeg, March 14th, 1927.

St. Lawrence Waterway: History and Importance

By William Lewis Edmonds

THIRD ARTICLE

MATTERS appertaining to navigation and navigable waters on the St. Lawrence waterway, involving the subject of international relations between Great Britain and the United States. Under the Treaty of Paris of 1783 establishing peace between Great Britain and the newly-created American colonies, the St. Lawrence river from a point opposite Cornwall, Ont., northwards to the 45th parallel became the boundary line between the British and the new republic. As most navigable portions of the river were included within the boundary, the Treaty provided that the navigation of the St. Lawrence should be free to the citizens of the United States. Later, when the Treaty of Ghent was signed, the British Government, in return for the concessions made by the United States, granted to British subjects the right to navigate the Mississippi River, which was then the boundary between the United States and the British possessions to the west. The Treaty of Ghent also provided that the navigation of the St. Lawrence should be free to the citizens of the United States, provided that the navigation of the Mississippi should be free to British subjects. The Treaty of Ghent was signed in 1814, and the Treaty of Paris in 1783. Later, when the Ashburton treaty was under consideration in the negotiations regarding the boundary between Maine and New Brunswick, Lord Ashburton wrote Daniel Webster that he desired a clause granting to the people of the British Provinces the right to navigate the Penobscot River, which was then the boundary between Maine and New Brunswick. Webster refused, and Lord Ashburton wrote Webster that he desired a clause granting to the people of the United States the right to navigate the Saint John

Effect of the Partial Payment Plan Upon Business in the U. S.

DURING and since the war, the increase in the size and number of factories in the United States enlarged productive capacity to a point where there was serious discussion as to the possibility of consumption keeping pace with production, says the Royal Bank of Canada January Letter. It was necessary to maintain a large volume of sales if these plants were to secure the full advantage of large scale production and to show reasonable earnings on their invested capital. For a time, farm buying power improved, and the increased efficiency of labor, together with the advantages secured from large scale production and distribution, led to continued industrial prosperity in the face of high wages and declining prices. The gradual increase in sales resistance, together with the necessity for selling many so-called "luxuries" on a large scale, gradually led to the creation of a tremendous volume of "consumers" credit through the wide extension of the partial payment plan.

While, as yet, it may be too early to advance any set opinion concerning the immediate and permanent effect of this new type of credit upon the business cycle, it may be instructive to consider the arguments which are proposed for and against this type of

MR. R. W. ROBERTS

Appointed manager of the Brantford branch of the Trusts and Guarantee Company, Limited, in succession to Mr. W. J. McKellar, who has been transferred to the new Windsor branch. Mr. Roberts has been in the employ of the Trusts and Guarantee Company for many years, during which he has secured a broad knowledge of trust company endeavor.

credit. There is some dispute as to whether the increased purchasing power, due to this plan, will have a permanently stimulating effect upon industry, or whether, when the stimulus has exhausted its immediate effect, the volume of demand will then return to a normal consonant with the regular increase in national income, due to the increase in population.

Those who expect the effects of this new industrial stimulant to wear off quickly feel that an increase of purchases in a single year will increase the consumption of the community only temporarily. Expenditure continued under these new auspices for a few years will have to be followed by a period of reduced spending, saving and depression. Accentuated difficulties in the business cycle are anticipated.

An analogy is drawn between the partially paid for goods in consumers' hands and the enlarged inventories in the hands of middlemen at the end of a period of inflation—rising prices. Moreover, this partially paid for merchandise would be second hand and even less marketable than the goods formerly held in inventory, and any attempt to re-market such merchandise would satiate demand, bringing down the price of new, as well as second hand goods, at a rate even more rapid than that brought about in the old cycle by the forced sale of inventories. With demand satiated, factories would close and the familiar phenomena of over-production would again become apparent. It is even stated that this new industrial crisis would be more severe than the old, since people without work and income would be in a position neither to pay further instalments on the goods in their possession nor to make new purchases. Little would be gained by re-calling the goods, since the over-glutted second-hand market would offer little opportunity to dispose of such merchandise. The further point is made that the credit for these goods is not susceptible to the same close regulation in relation to the demands of industry as is that which governs the more highly standardized forms of commercial credits.

Summarizing the viewpoint of those who regard the partial payment plan as of doubtful merit, the prosperity attributable to this form of over-expenditure can produce only temporary expansion and, like any other form of inflation, it must be followed by a period of savings. The surplus plant required for extra production becomes useless during a period of normal purchasing, and the process of recovery from this form of inflated production and consumption will be even more difficult than the former periods of deflation which the country has experienced.

On the other hand, those who make a more optimistic interpretation of the recent trends of credit state that this form of credit is susceptible of more highly specialized control than is bank credit. Bankers are not always familiar with the prospects and difficulties in each industry, yet bank credit in its very nature must be granted to many kinds of industry.

The financing of the partial payment sales of automobiles for instance has been done with sufficient care so that the losses experienced to date by the finance companies have amounted to less than ½ of 1%, and the prediction of future demand for automobiles has become sufficiently accurate so that production does and falls more quickly in response to retail demand than in many other large industry. The partial payment plan of itself brings the manufacturer so much closer to the consumer that he can respond more readily to changes in the character and volume of demand.

During depression in many cases companies selling on the instalment plan would need to reduce the amount of the instalments demanded, or perhaps permit the temporary suspension of payments. No company could afford to take over any large amount of second-hand merchandise, and the promise to pay, supported by both retailer and the individual client, would be a better asset than second-hand goods.

The rapid development of the industrial age brought great need for a type of credit which could be used for capital expenditure in plant, equipment and inventory. The financial machinery for this type of credit developed rapidly. Credit for purposes of production is no more essential than credit for consumption, and a large part of the lack of balance in the commercial structure is due to lack of balance between production and consumption.

The question is not simply one involving over-expenditure of income on the part of certain individuals or classes—this new expenditure also creates employment and income for others. The extensive use of the automobile in the United States was at first looked upon as a national disaster, on the theory that it involved the waste of a large proportion of national income; yet, in actual practice, the millions of men employed in the manufacture, distribution and maintenance of the American automobile have tremendously increased the national income and the national buying power in relation to every other kind of product. The argument at this point is not to the effect that wasteful expenditures are justified, but rather that the automobile has proved itself to be a necessity as well as a luxury, a form of wealth production as well as a mode of wealth expenditure. In this connection, it should not be forgotten that the partial payment plan offers an inducement to save on the part of many people who would otherwise fritter away their earnings with less substantial return for their money. This is particularly true of partial payments as applied to the automobile, furniture and real estate.

To those who take a medium viewpoint and are neither enthusiastic advocates of the latest "cure all" for industrial depressions, nor opponents because of a puritanical belief in the virtue of earning before spending, the present situation in the United States is one requiring careful study and consideration. As yet, there is no marked decrease in consumers' demand, and the "bogey" of over-production is being met to an increased extent by the regulation of the volume of consumption. Present prices are possible only because of the large volume of production, and it is more than probable that reduced production would lead to higher costs and eventually to higher, rather than lower prices. This consideration of the possibility of decreased production leading to higher prices is in such violent contrast with most past experience that it may be well to point out that the recent decrease in demand for open cars substantially increased the relative cost of these models, as a case in point.

In conclusion, it may be well to summarize the relationship of this plan to production, consumption, and to the financial structure. Careful consideration is due the argument that consumers' credit is a more balanced type of medium than producers' credit, i.e., the size of the credit created bears a more exact relation to consumption demand and to the value of the goods changing hands, and this factor in itself tends toward more balanced production. Diversity of risk is certainly tremendously increased when credit is extended to the individual consumer rather than to the producer and merchant. If it becomes evident that more skilful management of industrial credits on the part of the Federal Reserve system and the new consumers' credit show some tendency to reduce the psychological extremes of the business cycle, the change will be welcomed in that it will thus reduce the severity of the cycle. Increased consumption is itself a process tending toward cumulative buying power, and this factor, together with the diversity of risk in consumers' credit, seems to stamp this new development, properly controlled, as a distinct step forward.

Monarch Mortgage Had Larger Profits

GROSS profits of the Monarch Mortgage and Investments, Ltd., were $29,748 for the year ended December 31, 1926, as against $24,[illegible] for the previous year, while the net profits after deducting general expenses were $22,427 as against $16,414. To this was added the balance of $35,727 brought forward from the previous year, making a total of $58,154 available for distribution. Preferred and common dividends took $16,000 and income tax $1,400, leaving $38,754 to be carried forward. Mortgages receivable are shown in the balance sheet at $293,815, real estate at $9,067, cash at $11,021, reserve for unearned discounts at $19,019, and current and accrued liabilities at $35,[illegible]. President J. E. Mumby says that with the return to normal prosperity, increased profits may be expected in 1927.

Money Gets Cheaper

INCREASING cheapness of money is the feature of the situation. Easily money is hardening just at this season in response to the Spring wholesale trade, and the outlook is that in the late Spring or Summer we may find ourselves in a 5½ per cent. money market, says Moody's Weekly Review of United States Financial Conditions in its current issue.

"Bank policy has been outlined by the announcement of the plan for refunding the central Liberty issue with a new issue of 3½ per cent. notes. United States obligations are already selling at premium yields and within many days the Treasury will offer 3 per cent. bonds.

"Stock prices are right on account the highest and lowest, the year and the financial news are perfectly clear. Yet perhaps that financial news in the past year generally been more conducive to realizing on the part of realizing sellers than to a further advance, taking out the market."

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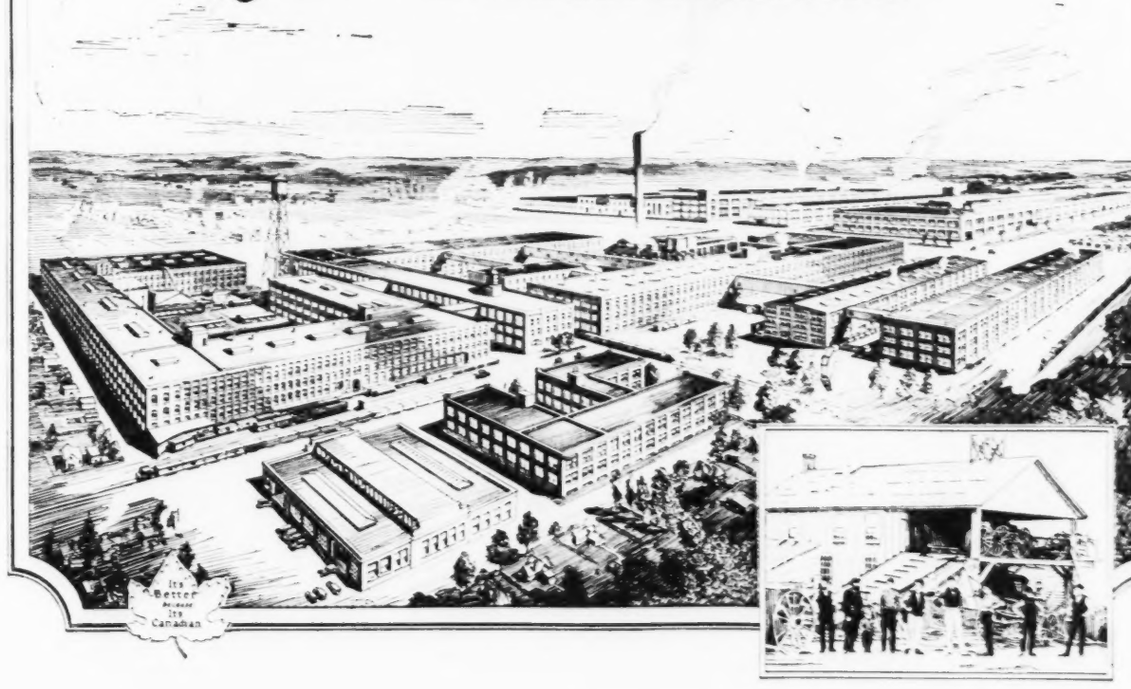

FOR sixty years General Motors of Canada, Limited, and its founders, have been important factors in Canadian prosperity. Particularly during the last three years they have contributed outstandingly to Canada's progress.

Over this span of years, to meet an always-increasing demand founded upon the sheer merit of its cars, General Motors has continued to develop its facilities. Its factories have grown from the original shop pictured above and valued at five hundred dollars, to the present mammoth plant upon which, in 1926 alone, $800,000 was expended for additions.

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Western Farmers Want National Bank of Issue and Rediscount

BANKING and credit problems have been outstanding issues for discussion among Western Canada agrarian organizations for many years. Certain features may be brought to a head this year. Among questions coming up for decision probably the three outstanding ones will be: Should there be a national bank of issue and rediscount, in which some stock may be held by governments, and all currency to be issued by this bank? Should local banks, with smaller capitalization be allowed; and, should more co-operative credit societies be provided for? A memorandum covering these themes in detail has already been placed in the hands of local bodies of Farmer organizations. They will return a verdict to the provincial associations, which will report back to the Canadian Council of Agriculture, which has had the matter under advisement for some time. A national meeting may be held in Ottawa during this session of parliament, when a final decision will be up for judgment. A summary of the main points, as prepared by Mr. A. E. Darby, director of economic research for the council, is as follows:

(1) "The establishment of a National Bank of Issue and Rediscount. In this bank stock would be taken by the Dominion Government, the chartered banks in proportion to their capitalization, and, in certain circumstances, the provincial governments. To it should be transformed the duties now performed by the Treasury Board and the Canadian Bankers' Association, together with the custody of the central gold reserve and the circulation redemption fund. Government banking should also be handled by the National Bank. The bank should not receive deposits from the public or carry on a general banking business in competition with the chartered banks. It should take over the Dominion note issue and the arranging of loans to banks such as are now made under the Finance Act, expanding this function as the need develops into a general re-discounting business similar to that done by the Federal Reserve Banks in the United States.

"Some business for a National Bank is already available, but its readiness to conduct rediscounting business to act as a bankers' bank will make possible the reduction of the present quasi-monopoly enjoyed by the eleven chartered banks. Through the passage of legislation enabling local banks to be established where there is the genuine need and desire to establish them.

(2) "The Bank Act to be amended by a supplementary act passed permitting the formation of local banks with a minimum capitalization of $25,000. These banks would be permitted to issue notes or to make loans in excess of a given multiple of their capital. They would be required to obtain currency from the National Bank by deposit of securities and re-discounting with National Bank, maintaining an adequate gold reserve and to deposit a percentage of their deposits with the National Bank as a reserve (say 15 or 20 per cent.) They would be subject to strict inspection and the National Bank might, under safeguards, be empowered to institute a receivership and wind them up if and when improper management occurred. The shareholders in such banks would not be subject to the double liability; on the other hand the banks would not be liable for note circulation and would maintain a reserve against deposits which should be required of the present chartered banks also.

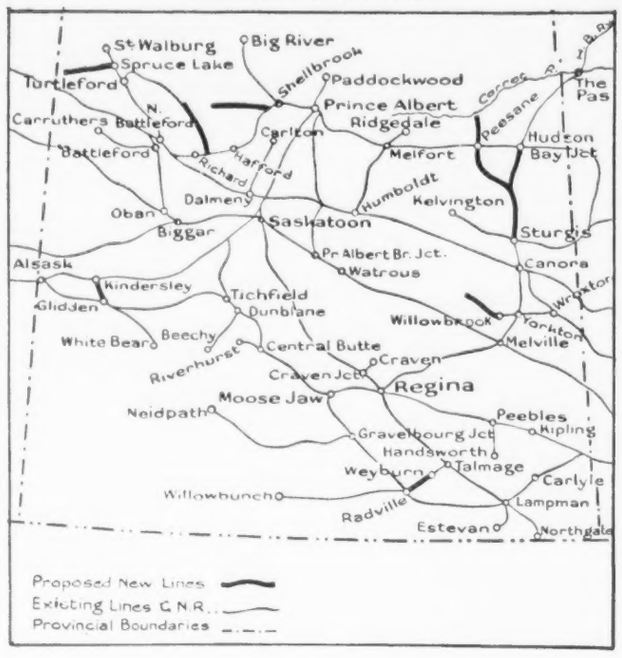
(3) "Any bank chartered under the present law should continue unaffected, except for the changes resulting from the substitution of the National Bank for other regulating agencies as outlined in (1) and by the institution of reserve against deposits. But any such bank desiring to relinquish the right of note issue should be permitted to do so, its shareholders then being relieved of the double liability.

(4) "To some extent the intermediate credit needs of agriculture would be met by the chartered banks under pressure of the possibility of competition from local banks, or by means of actual competition from this source, supposing the public to avail themselves of the opportunity provided. But in order to enable farmers and citizens of small means to obtain the benefit of joint credit on personal and chattel mortgage security, provincial and federal legislation should be passed enabling co-operative credit societies (short and intermediate) and people's banks to be set up. This legislation ought to be merely permissive. No pressure should be exerted to encourage premature ventures into co-operative finance. It is presumed, however, that if the complaints of farmers and others against the existing banking and credit agencies are well founded, they will in course of time realize the value of co-operation as the real remedy. When that takes place the legislation will direct their efforts to help themselves by joint action and liability.

"Such co-operative credit societies and banks should be permitted to do a rediscounting business with the National Bank under proper regulations. If formed under provincial legislation the provinces might be required to take some amount of stock in the National Bank proportioned to the use made of it by the co-operative societies and banks.

"Ample material and experience to form the basis for such proposed legislation is available. The Caisses Populaires of Quebec and the many examples of co-operative credit organizations should enable permissive laws to be framed with comparative ease."

PROPOSED C. N. R. BRANCH LINES FOR SASKATCHEWAN



The Byng incident was skilfully exploited by the Liberals to the detriment of their opponents, who were pictured as anti-nationalists, Anglomaniacs even. But the smuggling industry is now so firmly rooted that if the Mackenzie King Government has the will and energy to tackle it there will be a protracted fight ahead. One of its difficulties will be the French-Canadian element. It is hard to convince Pierre Canuck that smuggling is a crime. The international boundary between Quebec and the Yankee States of Vermont and New Hampshire has been the chief scene of smuggling enterprise. Canada's main trouble is that it lives next door to a thirsty country that wants a drink and has the money to pay a high price for it. The process of keeping the American moderately dry seems to cost more in corruption on both sides of the border than it is worth."

(Editor's Note—Further study of the situation by the Bulletin would reveal the fact to it that it is just as hard to convince Johnnie Bull Canuck as Pierre Canuck that smuggling is more than a venial offence.)

That there is in Southern and Central Alberta plenty of room for more settlers on irrigation projects is disclosed in a report for the year 1925 on irrigation development in Alberta by the Department of the Interior. In this report the irrigable area is set at 1,237,080 acres and the irrigated area at 134,072. In addition to these larger projects there are 496 small individual schemes within the province for which water has been appropriated. The combined irrigable area in these smaller schemes is about 60,000 acres.

According to final statistics the ten leading industries of Saskatchewan produced goods to the value of $26,048,000 in 1924—an increase of $3,279,921 over 1923. The ten leading industries are: Flour, butter and cheese; printing and publishing; electric light and power, bread and bakery products; planing mills; sash and door factories; dyeing, cleaning and laundry work; aerated and mineral waters, and sawmills. Business concerns covering this broad field numbered 524 in the year in question, with a combined capital of $22,131,301.

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The Smuggler's Paradise

(Extract from the Bulletin, Sydney, Australia).

THOUGH the Canadian Liberals are back in office as a result of the general election, they will have to go in for a pretty drastic house-cleaning in order to remain there. Mackenzie King fell some months ago in consequence of the investigations of a Parliamentary committee into charges of corruption in the Customs, and the stench that was disclosed was so foul that even Liberal organs like the Toronto *Globe* raised an outcry. While the election was on, sufficient feeling was aroused against Governor-General Byng, who had recalled the Conservatives to office, albeit they were without a majority, to cover up the scandal; but now the war-cries have died down, Mackenzie King will have to show that he means to root out the official crooks and smugglers, or the independent groups may swing to the other side again. They still hold the balance of power. All reports show that smuggling has grown to enormous dimensions in Canada. Its prosperity dates from the time the neighbouring republic went dry, but from bootlegging is extended to other things. The smugglers discovered that there was no point in going back across the boundary with empty cars. There were large profits to be made from return cargoes of silks, cigarettes, laces, rubber goods, and other commodities against which Canada had built up a tariff wall. Soon the shops that dealt in illicit goods became as numerous as 'fences' in Fitzroy. Legitimate traders formed a protective association which induced the Government to appoint the committee aforesaid. In the course of four months the committee examined hundreds of witnesses and exposed a mass of corruption that made the average Canadian taxpayer's hair stand on end. There was evidence of highly-placed officials having taken bribes, of bosom friends of Ministers being involved in the smuggling industry, and of politicians working like bees to get serious offenders off when they were convicted. But the disclosures did not damage the Liberal party in the constituencies, because it came out that the frauds which had robbed Canada of millions of dollars were begun when the Conservatives were in power, and that some Conservatives were just as ready as some Liberals to wink at corruption when there were powerful interests to placate. Besides, the Byng incident was skilfully exploited by the Liberals to the detriment of their opponents, who were pictured as anti-nationalists, Anglomaniacs even. But the smuggling industry is now so firmly rooted that if the Mackenzie King Government has the will and energy to tackle it there will be a protracted fight ahead. One of its difficulties will be the French-Canadian element. It is hard to convince Pierre Canuck that smuggling is a crime. The international boundary between Quebec and the Yankee States of Vermont and New Hampshire has been the chief scene of smuggling enterprise. Canada's main trouble is that it lives next door to a thirsty country that wants a drink and has the money to pay a high price for it. The process of keeping the American moderately dry seems to cost more in corruption on both sides of the border than it is worth."

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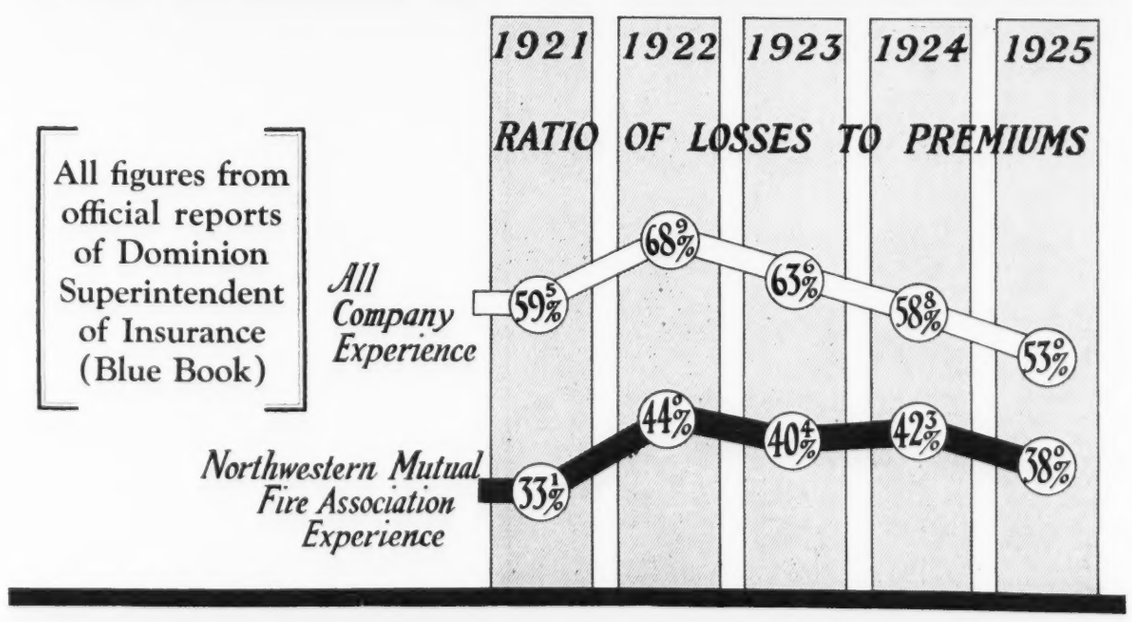

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World's Future Benefactors Big Business Men

"THE President of a very successful business recently told me, with great earnestness, that the future great benefactors of mankind would be not the preachers, nor the teachers, nor even the physicians, but the big business men," said Mr. Irving Fisher, Professor of Economics, Yale University on "The Interest of Bankers and Business Men in Stable Money", at the annual dinner some weeks ago of the Bankers and Bank Clerks' Annual Benefit Association at Pittsburg, Pennsylvania.

"I have come to believe that there is much truth in this idea, although I was brought up on the hard-boiled doctrine that business and philanthropy could never be mixed.

"Business is today realizing, as never before, that it has responsibilities to the public. In particular, the banker is realizing that his function is not merely to strive for private profit, but to render, as well, a public service.

"For several generations, the Bank of England, though nominally a private bank, has been increasingly regarded by the public and by itself as existing for the good of English business in general. In a special sense, all large banks and all central banks are public service institutions. Our own Federal Reserve System is no exception. In fact, it seems as if it were destined to become, if indeed it has not already become, the greatest public service organization in the world.

"Among other important public services it is performing for the world the invaluable service of stabilizing the value of gold. It is not generally realized that on the policy and conduct of the Federal Reserve System, and the thousands of banks associated with it, now largely depend the stability of the American gold dollar, the stability of the value of gold money throughout the world, and the stability of world business and industry.

"In times past, the banker might pursue his private profit freely without being troubled by any thought of the effect of his transactions on the purchasing power of the dollar, the price level, and general business conditions. But, today, he cannot escape some thought of such effects; for, today, every banking transaction, as it affects the volume of credit in use, tends to affect the value of gold, the general level of prices and general business conditions.

"There are two special reasons for this changed situation. One of these is the growth in the last century of bank credit; the other is the recent increase in our gold reserve.

"First as to bank credit: the contrast between present and former conditions is startling. Originally, of course, a gold dollar derived its worth as money from its worth if melted into gold bullion, available for use in jewellery, gilding, or dentistry. Every dollar of bank credit was supposed to derive its value from the fact that it was redeemable in gold.

"In those days, banking was too small a factor to affect appreciably the value of gold. Bank credit, that is, deposits and checks against them, was a small tail to the large bullion dog. That is, the value of the gold dollar, or sovereign, was determined almost entirely by the use of gold in the arts. But today, the tail is wagging the dog, because the tail is several times as big as the dog. Today, in Anglo Saxon countries, bank credit and currency perform from eighty to ninety per cent. of the money function in our commercial system, and this money function is incomparably more important than the goldsmith's market.

"Today, therefore, it is the volume of credit in use that determines the value of gold bullion rather than *vice versa*.

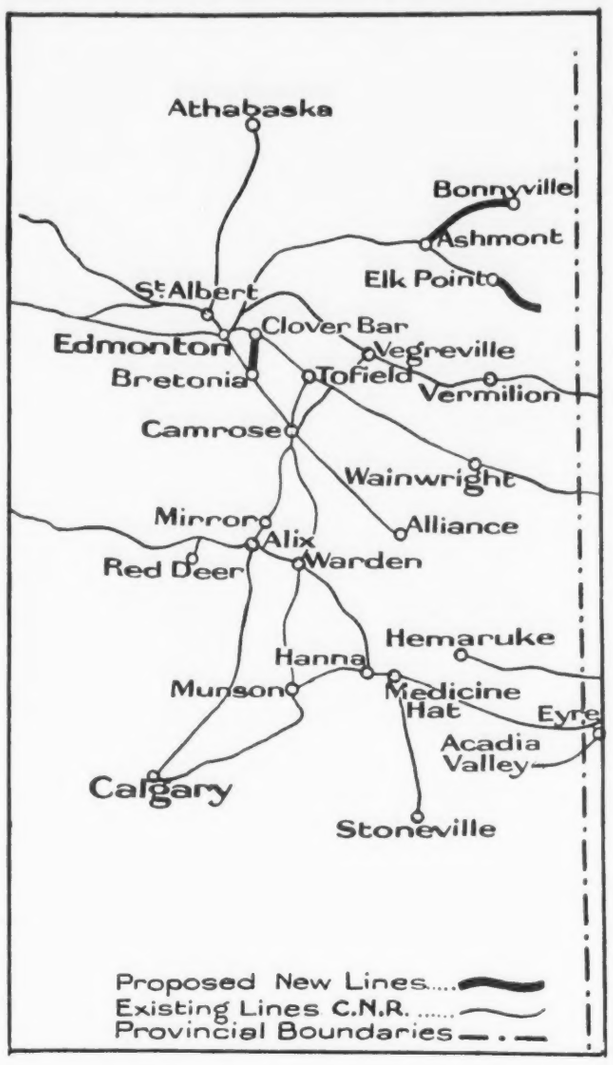
"We turn now to the other and more recent factor, our present overgrown gold reserve. During the last few years, the gold reserve of our Federal Reserve System has been about double the minimum requirements of the law or of prudent banking. Thus the danger of the reserve approaching or falling below these minimum requirements has not hampered, and has scarcely even been considered by, the Federal Reserve banks in their granting of credit on rediscounts or in their sales or purchases of Government securities and commercial acceptances in the open market. The old guide of banking policy, the gold reserve ratio, is gone—for the present, at least. If the Federal Reserve banks now chose to follow the old rule of conduct and policy they would extend credit enough to take up the slack and so to reduce the reserve ratio to near forty per cent. But if they did this they would inflate prices to double the present level, and we would have a repetition of the disastrous joy ride of 1919 and 1920.

"Rather then permit such a run-away inflation, the Federal Reserve System felt compelled to ignore the reserve ratio as a guide, and virtually to substitute a new criterion, that of stability—'to accommodate business.' Under this new policy the Federal Reserve System considers what is going to be the effect upon business conditions rather than upon the reserve ratio of (1) its open market purchases and sales, (2) the changing of its rediscount rate, (3) of its practice as to putting gold certificates into circulation in place of Federal Reserve notes or *vice versa*, and (4) of its advice and moral influence. The Reserve banks have foregone the profit they might have made by encouraging rediscounts and by buying securities and acceptances to the limit; they have in effect kept one half of their gold idle; and all this in an effort to prevent undue inflation or deflation, and so to stabilize general business conditions for you and for me and all of us. In my opinion this intelligent and public spirited policy and the surprising success with which it has been carried out are largely the cause of our present prosperity, our large production and consumption, our small degree of unemployment. For four years we have had a roughly stabilized dollar.

"This stabilization work of the federal Reserve System has only just begun. It is not yet fully self-conscious; the technique is not yet perfect, although the recent testimony of Governor Strong of the New York Federal Reserve Bank, before the Committee of Currency and Banking of the House of Representatives on the Stabilization Bill of Congressman Strong, has put the matter very clearly. It is not yet understood by the rank and file of bankers, much less by the business men whose interests are being served.

"And the reason for this is that the banker, or even the business man who is even more largely affected does not understand that our dollar even our Gold Dollar is not stable in purchasing power, that it is not a satisfactory standard or measure of value, and that from the fluctuations in its purchasing power great evils flow."

NEW C. N. R. LINES FOR ALBERTA



Canadian Tobaccos Best for Blending

THE recent visit of several prominent Kentucky tobacco growers to Western Ontario for the purpose of acquiring lands suitable for tobacco culture draws attention in a striking way to Canada's recent expansion as a producer of high class blending tobaccos.

Not many people realize that Canada is a tobacco-producing country of some proportions. As a matter of fact nearly 28,000 acres are under cultivation for this product in Eastern Canada, with an annual production of upwards of 80 million pounds valued at seven million dollars. Of this acreage over 18,000 acres are in the southern peninsula of Ontario and nearly 10,000 acres in Quebec, largely the Montcalm district. A small experimental acreage is also reported from British Columbia.

According to a statement by the Natural Resources Intelligence Service of the Department of the Interior at Ottawa over half the tobacco smoked in Canada is produced within the country, and figures published by the Federal Department of Agriculture show that 3,531,422 pounds of leaf tobacco were actually exported from Canada during the fiscal year ending March 31st, 1925. Of this amount nearly 2¼ million pounds went to the United Kingdom for manufacture largely into cigarettes where it is considered invaluable for blending purposes. When it is pointed out that as recently as 1921 Canada exported only 200,000 lbs. of unmanufactured leaf, the tremendous recent recognition that Canadian tobacco has achieved in world markets will be appreciated.

Canadian grown tobaccos include all the standard types namely, pipe tobacco, cigarette tobacco, cigar fillers and cigar wrappers or binders. The varieties that contribute most generally to the production in Eastern Canada are Burley, Flue-cured, Green River, Dark-fired and Rustica. Production comes largely from well drained sandy soils and sand loams and in Ontario close to lake Ontario.

Canadian tobaccos possess one virtue that places them high in the regard of manufacturers of the leaf, in Britain especially. That quality is their adaptability for blending with United States tobaccos. If as little as 10 per cent. of African tobaccos from Nyasaland or Rhodesia be used to blend with Virginia the flavor is noticeably affected, whereas very high proportions of the Canadian leaf can be included without detection. Since the British public have been accustomed to smoking leaf grown in the southern United States for a matter of over two centuries, and it is a public not easily changed in its fancies, the advantages which Canadian tobaccos have under a preferential Empire tariff in view of the fact just noted, and the opportunity now facing the Canadian tobacco grower for securing this market at once for all time cannot be too strongly emphasized.

Incidentally Canadian smokers may learn the lesson that their own tobaccos are not to be despised for their smoking qualities. Indeed as the Intelligence Service points out, most smokers are already using Canadian tobaccos without suspecting it as a result of its being blended with Virginian leaf in many standard brands of "coarse cut" and in cigarettes. When the high quality and flavor of good Canadian tobacco is better appreciated it will not be necessary for reasons of trade to call it under any other name or representation than what it is, namely, good tobacco—Canadian grown.

Dominion Square Garage

MONTREAL, QUE.

First Mortgage Sinking Fund 7% Gold Bonds.
Maturing Sept. 1, 1945.

The Dominion Square Garage is owned by the Stanley Realty Corporation. The location is probably the best in the City of Montreal. The bond issue of $400,000 constitutes a first mortgage. The value of the land alone approximates the whole bond issue. The property is being operated at a very satisfactory profit over and above all Operating Expenses and Interest Charges. The First Mortgage Bonds are a sound investment.

PRICE: 101 and accrued interest yielding 6.90%

W. A. Mackenzie & Co. Limited

Investment Bankers

217 Bay Street **Toronto**

THE TORONTO GENERAL TRUSTS CORPORATION

I RESOLVE—

I RESOLVE that today I will give some thought to the protection of my family and those dependent upon me.

I RESOLVE that I will put my financial affairs in order, review my investments, and provide for the future, not so much for my own sake, but so that I may fulfill those obligations which are the direct responsibility of every family head.

I RESOLVE that in order to obtain the best services available for carrying out these resolutions, I will place my financial affairs in charge of a trust company—whose special business it is to handle investments, to act as custodian of securities, and as executor and trustee of my estate.

I RESOLVE that I will procrastinate no longer and that I will do this NOW.

This Corporation stands ready to assist you in carrying out the above resolutions.

The TORONTO GENERAL TRUSTS CORPORATION

W. G. WATSON, *General Manager* — H. M. FORBES, *Asst. General Manager*

Toronto Ottawa Winnipeg Saskatoon Vancouver

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Gilman Fanfold Corporation

LTD.

The Report of the Board of Directors of Gilman Fanfold Corporation for the year ended December 31st, 1926, as submitted to the Shareholders at the Annual Meeting held on March 15th, 1927.

Statement of Profit and Loss and Surplus

FOR THE YEAR ENDING DECEMBER 31ST, 1926.

Profits for the year before providing for depreciation or Federal taxes		$ 312,549.29
Deduct:		
Provision for Depreciation of Plants	$ 109,019.82	
Written off Patents	5,833.50	
		114,853.32
Net Profits before deducting Federal Taxes		$ 197,695.97
Deduct:		
Provision for Federal Taxes		28,000.00
Net Profits		$ 169,695.97
Dividends:		
Four Quarterly Dividends on Preference Stock at rate of 7% per annum	$ 52,500.00	
Four Quarterly Dividends on Common Stock at rate of 6% per annum	$ 60,000.00	
		112,500.00
Balance of Profits		$ 57,195.97
Surplus brought forward Jan. 1st, 1926		45,591.40
Surplus Carried Forward		$ 102,787.37

Statement of Assets and Liabilities December 31st, 1926

ASSETS

Capital Assets:			
Buildings		$ 218,086.62	
Plant, Machinery and Equipment		$ 992,933.01	
			$1,211,019.63
Trademarks, Patents and Goodwill			492,064.42
Current Assets:			
Merchandise		$ 156,090.51	
Accounts Receivable, less Reserve for Doubtful Accounts		153,906.77	
Cash at Banks and on Hand		97,729.34	
			407,726.62
Deferred Charges:			
Prepaid Insurance Premiums, etc.			7,757.68
			$2,118,568.35

LIABILITIES

Capital Stock:			
Authorized and Issued:			
7% Cumulative Preference Stock:			
7,500 shares of a par value of $100.00 each		$ 750,000.00	
Common Stock:			
10,000 shares of a par value of $100.00 each		1,000,000.00	
			$1,750,000.00
Current Liabilities:			
Accounts Payable		$ 48,290.68	
Dividend on Preference Stock due January 3rd, 1927		13,125.00	
Dividend on Common Stock due January 3rd, 1927		15,000.00	
Reserve for Federal Taxes		27,276.42	
			103,692.10
Reserve for Depreciation			162,088.88
Surplus:			
Balance January 1st, 1926		$ 45,591.40	
Add: Net Profits for the year ending December 31st, 1926, After providing for Federal Taxes		169,695.97	
		$ 215,287.37	
Deduct Dividends:			
On Preference Stock	$52,500.00		
On Common Stock	60,000.00		
		112,500.00	
			102,787.37
			$2,118,568.35

AUDITORS' CERTIFICATE

We have examined the books and accounts of Gilman Fanfold Corporation, Limited, for the year ending December 31st, 1926, and we certify that the above Balance Sheet is in accordance therewith, and in our opinion, correctly sets forth the position of the Company at December 31st, 1926.

We have received all the information and explanations we have required.

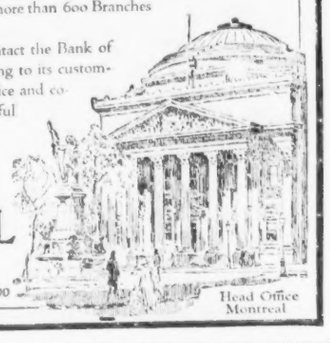
PRICE, WATERHOUSE & CO.,
Chartered Accountants.

Directors—S. J. Moore, E. G. Baker, O. L. Moore, A. E. Ames, A. M. Bovier, A. J. Mitchell, W. N. McLeod. Officers S. J. Moore, President; E. G. Baker, Vice-President; O. L. Moore, Treasurer and General Manager; W. N. McLeod, Secretary.

600 POINTS OF CONTACT *with the* PEOPLE OF CANADA

ESTABLISHED in Montreal in 1817, the Bank of Montreal has not only aided the growth of Canada for more than a century but has steadily grown with the development of the country. Today the Bank has more than 600 Branches in Canada.

At each of these points of contact the Bank of Montreal is constantly rendering to its customers the forms of banking service and co-operation which are most helpful to them.



BANK OF MONTREAL

Established 1817

Total Assets in excess of $780,000,000

Head Office Montreal

Build Your Business in Far Ports

As well as at Home. Our extensive foreign experience is available to our clients.

This Bank Solicits Business Accounts.

THE BANK OF NOVA SCOTIA

Established 1832

Capital, $10,000,000 Reserve, $19,500,000

Total Assets, $215,000,000

804

THE STANDARD BANK OF CANADA · ESTD 1873 ·

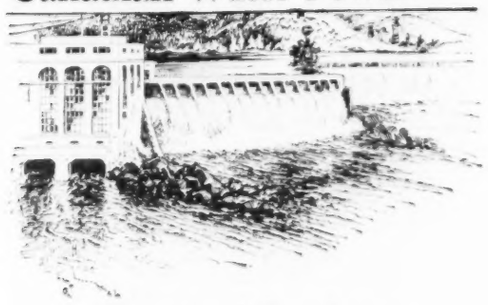
23 Branches in Toronto

226 Branches Throughout Canada

THE STANDARD BANK OF CANADA

A. E. WHITE, *President* N. L. McLEOD, *General Manager*

Canadian Water Power—



Canada Northern Power Corporation Limited

7% Preferred Stock

This Company is playing a large part in the rapid development taking place in Northern Ontario and Quebec. Current earnings of constituent companies are running over two and one-half times dividend requirements on this issue. Dividends payable quarterly.

Price 100 Net to yield 7%

Booklet "Our Heritage" sent on request.

NESBITT, THOMSON & COMPANY LIMITED

Royal Bank Building, TORONTO, 2

Montreal Quebec Ottawa Hamilton London, Ont. Winnipeg

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Fruit Production in 1926

PRELIMINARY statistics, which omit figures of Quebec province other than those applying to apples, indicate that the total value of commercial fruit production in Canada in the year 1926 was $19,578,702. The inclusion of other fruits for Quebec province would bring the total to appreciably within the twenty million dollar mark. The outstanding item of production is the apple, with a Dominion output of 2,550,000 barrels valued at $13,387,500, an average of $5.25 per barrel. The next highest contributor was the grape, of which 38,400,000 pounds worth $1,920,000 were produced, followed by strawberries to the extent of 6,230,000 quarts and value of $1,246,000. Pears were produced to the extent of 332,960 bushels worth $898,992; other berries 3,125,000 quarts worth $562,500; raspberries 2,132,000 quarts worth $469,040; cherries 143,500 bushels worth $430,500; peaches 138,000 bushels worth $310,500; plums and prunes 122,000 bushels worth $196,420; and apricots 37,000 bushels worth $157,250.

Five provinces contribute to Dominion fruit production. In 1926 British Columbia had a very wide lead over other sections with an exceptional crop which showed remarkable increases in nearly all lines of fruit production. The commercial value of the output of the Pacific coast province is estimated to be $9,094,755. Ontario production was worth $6,748,896; that of Nova Scotia, $2,733,600; Quebec (apples only) $697,500; and New Brunswick, $321,400.

The apple was supreme in all provinces, with the exception of New Brunswick, where strawberries had a higher value. British Columbia produced 1,208,500 barrels, worth $7,251,000; Ontario, 573,600 bbls., $2,982,720; Nova Scotia, 622,800 bbls., $2,646,900; Quebec, 111,600 bbls., $697,500; and New Brunswick, 34,000 bbls., $153,000. Grapes rank second in importance in Ontario, followed by peaches. Strawberries usually take second place in Nova Scotia, New Brunswick and British Columbia, but in 1926 were first in New Brunswick and in the Pacific coast province were relegated to third place by raspberries.

The total fruit export of Canada in the calendar year 1926 had a value of $7,244,151, as compared with $8,137,791 in 1925, and $8,335,909 in 1924. The export of fresh apples amounted to 1,192,731 barrels worth $5,400,133, and that of canned fruit to $546,853. Exports of fruit to the United Kingdom suffered in common with many other commodities and account for the general decline. The United Kingdom's total fruit imports fell from $6,578,712 to $5,790,509; the import of apples from 1,236,925 bbls. worth $5,481,343 to 1,110,849 bbls. worth $4,993,541; and canned fruits from $675,644 to $382,636. On the other hand, exports to the United States increased from $777,619 to $847,084, canned fruits increasing from $69,054 to $110,414.

***

CANADIAN fruit is going very far afield and every year new markets are being added, says Agricultural and Industrial Progress in a recent number. This is especially true of the Canadian apple, which is finding its way from both Atlantic and Pacific coasts to a large proportion of the countries with which Canada trades. In the past year British South Africa, New Zealand and Bermuda increased their apple imports from the Dominion by substantial margins. Newfoundland, Sweden, Denmark, Germany and China are all heavy purchasers. All kinds of fresh berries go in volume to the United States. Canned and preserved fruits also have widespread markets, being very popular in Australia, Bermuda, British Guiana, Newfoundland and New Zealand. The Canadian grape crop is almost entirely consumed in Canada, a large part entering the wine industry, which is growing at a healthy rate.

Development and expansion of the fruit industry in Canada is ceaseless and presents many opportunities. Cantaloupes are a successful product of British Columbia and travel as far east as Toronto. An equal measure of success is being attained with watermelons in the same province, and grapes seem to have a definite future in the Okanagan Valley. The Prairie Provinces are likewise making considerable progress in horticulture. Apple orchards planted to suitable varieties are springing up in this territory and strawberry culture is a successful commercial venture in several sections of Saskatchewan and Alberta. Concord grapes have been successfully grown in Southern Alberta, a Hutterite colony, south of Lethbridge, gathering seventeen large baskets of ripened fruit last year.

Substantial as is the fruit production of Canada considering the industry's brief development, it is insignificant in view of the great possibilities of expansion and the vast areas of lands suitable for fruit growing to be developed. Canadian fruit has no superior as attested by the securing of the highest awards at various international exhibitions. The fruit industry of the Dominion is in a fine state at the present time, according to the Dominion Fruit Commissioner, who states there are 200,000 acres valued at $120,000,000 devoted to the culture.

R. H. PATTISON

Sales Manager, Chrysler Division, Packard-Ontario Motor Company, Limited, Toronto, Ont., believes that 1927 will prove itself an active and progressive year, not only in the automobile industry but in the general field of Canadian business. "In the motor field," he says, "we shall doubtless see purchasers buying with more discrimination. Buyers are now properly insistent that cars excel in appearance and convenience as well as in fundamental qualities such as reliability."

Good Word for Canadian Loan Companies

IT MAY fairly be claimed that there is no class of financial institution which has existed in Canada over so long a period of years which has a better record, on the whole, than the loan companies, says the "Financial Times", London. The occasions upon which losses have been sustained by depositors and debenture holders have been comparatively small. The work these companies have accomplished in promoting the development of the Dominion is also creditable. The opening of Western Canada to settlement and the railway development which followed created a new loaning field, of which the companies were prompt to avail themselves. In the succeeding years the activities of these companies have unquestionably made a very large contribution to the great work of bringing under cultivation the fertile plains of the West, and they have also afforded facilities for the accumulation and investment of the small savings of a very large percentage of Canadian citizens and the introducing into Canada of a large volume of British money.

From the Canadian standpoint there now seems to be little need for apprehension that a slump in business in the United States will retard continued improvement in conditions in Canada. While there has been in the States a reaction in business from the high peak of several months ago, it seems likely to prove more moderate than was generally expected. The current volume of trade in the United States is somewhat below the average for 1926, but conditions are still prosperous and appear to be stabilized about the present level. Building construction is expected to average 10 to 15 per cent. smaller during the first half of 1927 as compared with the first six months of 1926. Motor-car production has been showing some seasonal improvement from the low point of December, and, although the market has not been tested out and the developments for 1927 are a matter for speculation, there is evidence that in this industry also anything like a slump is very improbable.

The influence of American business on Canadian business is not to be ignored, but it should not be forgotten that the book conditions, from which a mild reaction is being suffered in the United States, were not attained in Canada. For the time being, therefore, it would seem that the reaction in the United States is not proving of sufficiently serious proportions to more than create, perhaps, moderate caution in regard to the speculative possibilities of the improvement in Canada.

Competent observers foresee a satisfactory record of progress during the present year, assuming that the 1927 crop proves as profitable as the average. The banks' funds are very liquid and can finance all requirements of trade. In this regard the situation is practically as satisfactory as at the outset of 1926. With the coal strike over trade with Great Britain will probably be somewhat better.

Leslie Wood, Provincial Poultry Superintendent for New Brunswick, states that the establishment of a commercial hatchery, advocated by the poultry producers of the province, is now practically assured. It will likely be located in Saint John with a capacity of about 7,000 eggs for one hatch.

THE NATIONAL CITY COMPANY CANADA

Porto Rican American Tobacco Company

6% Convertible Gold Bonds

Due January 1, 1942

The Company and controlled companies constitute the most important factor in the Porto Rican tobacco industry and their business is well established in the United States under well-known brands. We recommend these bonds to those desiring security and profit-sharing possibilities. Circular on request.

Price at market to yield about 6.10%

The National City Company Limited

Head Office—St. James and St. Peter Streets—Montreal

10 King Street East TORONTO · 204 Blackburn Building OTTAWA · 71 St. Peter Street QUEBEC

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Reference

As you build a strong bank account you write an account of worth and reliability in the business community.

To the business man who has given proper attention to his banking connection, the occasion frequently arises when he finds his banking reference invaluable.

To be able to say "Ask my banker" may some day prove to be a decisive factor in success.

The Bank of Toronto and its branch managers are glad to co-operate in the service of businesses, large or small.

THE BANK OF TORONTO

JOHN R. LAMB, General Manager.

300

Compound Interest BONDS

Money invested in our Accumulative Bonds earns more than if invested in Coupon Bonds because the interest is COMPOUNDED half-yearly. This means that the investor receives interest on each half-yearly instalment of interest at the same rate as is allowed on the principal. At present these Bonds are being issued bearing the attractive rate of

5%

$390.60 invested in a "CANADA PERMANENT" ACCUMULATIVE BOND now will increase in five years to $500.

A pamphlet giving full information regarding these Bonds will be gladly sent on request.

CANADA PERMANENT Mortgage Corporation

14-18 TORONTO STREET TORONTO, 2.

Assets exceed $50,000,000.

ANNOUNCEMENT

We are pleased to announce the appointment of

Mr. Frank S. Merry

as the new manager of our Toronto Office

Mr. Norman E. Webb Mr. Vivian Evans

Assistants.

The remainder of the staff will be unchanged. We wish to take this opportunity to correct any false impression which may have been created, by stating that we are a Canadian organization and are financed by Canadian capital.

Commercial Reproducing Co., Ltd.

24 Adelaide St. West, Toronto. Main 4620.

"A Canadian Company Financed by Canadian Capital"

SATURDAY NIGHT
WOMEN'S SECTION

TORONTO, CANADA, MARCH 26, 1927

MRS. ARCHIBALD M. HUESTIS

One of Toronto's most public spirited women, Mrs. Huestis has spent the greater part of her life in public service and has inaugurated beneficial changes in homes, hospitals, schools, and in the city itself. She has a wonderful record of many years spent in helping and benefiting all in need of help and care.

Mrs. Archibald M. Huestis, Social Worker and Leader Among Women

By Gertrude Pringle

TO SERVE as president of the Toronto Local Council of Women for eight consecutive years, and then to be unanimously nominated and urged to accept office for a ninth term, is surely an extraordinary tribute for any woman to receive. Mrs. Archibald Huestis has thus been honored, and with good reason. During her regime the membership of federated societies increased from thirty-five to seventy-two, and an advanced programme of social improvement work was carried out.

It was as president of the Canadian Household Economic Association that Mrs. Huestis, then a young mother with four small children, first entered the Council. Her unusual qualifications were quickly discerned, and she was elected fifth Vice-President.

And now, a quarter of a century later, her four daughters married and in homes of their own, Mrs. Huestis is once more fifth Vice-President of the Local Council of Women, exactly where she started, but with a vast amount of accomplishment behind her. The intervening years have been filled with service to the public, balanced by holidays spent on the continent, and motor trips each summer with husband and children to seaside and mountains.

There are few born leaders, but Mrs. Huestis is one. She possesses insight, concentration, a retentive memory, decision and great sympathy for the under dog. An excellent speaker, she marshals her facts well, presents them pleasingly, and is invariably gracious and tactful. When presiding she has a quick eye to encourage the infrequent speaker, and is remarkably astute in sensing the particular capabilities of each worker. Not in vain these many years has she put her strength and energy into the doing of arduous tasks, for everything she has undertaken she has pushed through to a successful completion.

Because of her unselfish work, babies are assured of pure milk. Inexperienced mothers are advised as to the feeding and care of their children. Widows and deserted wives draw mothers' allowances. Public school pupils receive medical and nursing care. If their vision is imperfect they are supplied with glasses. Free dental clinics look after their teeth. Childhood's love of sports is given scope in organized playgrounds. Pictures beautify the walls of their schoolrooms. And the health of all Toronto has been improved by the purification of the water supply. A great record!

It is not claimed that Mrs. Huestis alone initiated and carried into effect all these reforms. She herself would be the last to take the credit for them. But in each of these projects, while they were yet visionary ideas and Utopian plans, she did pioneer work, investigating, studying, compiling reports, addressing meetings, heading deputations and gaining not only the support of the press but of those who were influential and able to help advance the cause. In her work she was ably assisted by her women's committees, who, under her leadership, had the ultimate satisfaction of seeing these progressive ideas taken up by the authorities, approved, sanctioned, and put into force.

Did space permit, it would be interesting to trace the successive steps that led to the above-mentioned measures being established by law. One or two examples will have to suffice.

Soon after the birth of her youngest child, Mrs. Huestis started to take an interest in social welfare, beginning as a member of the Art League, which had for its object the putting of pictures in the public schools, a work that the I. O. D. E. has since carried out extensively. It was the appreciation her own children showed for their pictures that made her want other little ones to have the same enjoyment. To the thinker one thing always leads to another, like links in a chain, and so in this case. In organizing concerts to raise money for pictures, it was invariably found that many children would be absent for such causes as colds, sore eyes, sickness. This revealed to Mrs. Huestis the great need of medical inspection in the public schools, and as an aid to health, supervised recreation.

It took six years' work to secure medical supervision in the schools. Then it was found that between fifty and sixty per cent. of the children were in need of such attention. At this time she also interested herself with regard to glasses for children of defective vision, as well as the establishment of free dental clinics in the public schools.

She was a charter member of the Playground Association, a body that ceased to function at the end of 1926 because the city had accepted its teaching. To-day Toronto stands in the front rank with its many fine playgrounds, all under proper supervision.

In the Local Council, as convenor of the committee on Public Health, Mrs. Huestis was active in directing a strong publicity campaign. This resulted in the vote which secured to Toronto the entire reconstruction of its sewage system, at an initial cost of four and a half million dollars, and in addition, three-quarters of a million dollars for the filtration plant, which has since been duplicated. Another task resulted in pure milk being supplied to the city, in the furtherance of which object Mrs. Huestis spent three months inspecting dirty dairies. With pure water and good milk, typhoid has been virtually eliminated from Toronto.

Babies next had Mrs. Huestis' attention. Her mother-heart reached out to help little ones whose existence was a continual struggle against adverse surroundings. As president of the Canadian Household Economic Association she and a group of women started pure milk stations. After demonstrating this work for a few years it was approved by the deparment of public health of Toronto, and became the foundation for the Well Baby Clinics, now operating throughout the city.

On completing five years' presidency of the Local Council of Women, Mrs. Huestis was presented by its members with a life membership in the National Council, and they could have shown no higher recognition of her services than this.

In 1909 the idea of mothers' allowances was first discussed by the International Council of Women. Beginning in 1912 and until the end of the War, Mrs. Huestis initiated experimental work, whereby some six mothers, with twenty-two children between them, were given allowances, which were paid by the Local Council, and the results tabulated. This was in order to have data on which to base a plea for mothers' allowances when bringing the matter before the government. But first Mrs. Huestis went through many cities of the United States at her own expense to learn how the work was carried on there. Her close study bore fruit in a world-wide compilation on the subject, which was used by the Government when bringing in the measure.

Adequately to report all this busy woman has accomplished would require a volume, even if her superb war work were omitted from the account. There is another side to her character and equally well defined. She is the kind of mother who wants all children to be blessed; a hostess who brings out the best in her guests; a housekeeper whose domestic machinery moves on oiled wheels; a traveller who knows many foreign lands; an enthusiastic gardener, a collector of early English china, and also a never-tiring motorist who averages a thousand miles a month.

The charming home of Mr. and Mrs. Archibald M. Huestis, on Mount Pleasant Road, Toronto.

Five years ago Mr. and Mrs. Huestis planned a new home, which since their children were married did not need to be large like the old house in Wellesley Place, where they had lived since their marriage. But while charming Birchknoll is compact and exacts less indoor work, Mrs. Huestis finds her garden insatiable in its demands and herself a willing slave to her flowers. At all times of the year this attractive modern house has a beguiling view, being on the edge of a ravine studded with pine and birch trees, where a brook sings in summer and in winter is a sheet of burnished ice. Every room bears evidence of its mistress' great taste and love of travel, with beautiful things gathered from many countries. The early English china and ruby glass are particularly interesting. An out of the way place in Scotland yielded some priceless specimens of Mason's early ironstone, which decorate the dining room. A platter of this beautiful ware may be seen in the picture of the interior, hanging over the fireplace. Some highly prized china cups and plates came from Buckingham Palace, when it belonged to a duke of that name, before being purchased by the royal family.

Mrs. Huestis has always got great joy from art, literature and music, and now two of her daughters are winning appreciation for their artistic work. Eight times she has crossed to the Old World and journeyed extensively in Europe. She also knows most of the cities of the United States as well as her own Canada.

As president of the Toronto League of Women Voters Mrs. Huestis comes in contact with women of all parties. "It is only by a knowledge of municipal and provincial matters that one is able to use the vote intelligently," is how she explains her strong desire to interest all women in public matters.

Hardy and George Meredith Meet

HOW many people, I wonder, know that George Meredith made but one public speech during his long life, and that at a dinner of the Omar Khayyam Club on the thirteenth day of July in the year eighteen-ninety-five, writes Max Pemberton in T. P.'s and Cassell's Weekly.

"*Quorum pars fui*" — a youthful member of a delightful society, then as now the academy of frivolous wit and the guardian of the Persian tongue as no Persian knows or understands it.

We used to have a summer dinner in those days, when great men discovered check suits of loud design and even novelists of world-wide fame would play shove-halfpenny in the parlors of inns in the remote recesses of the country.

So it befell that in the year 1895 we determined upon a pilgrimage to the shrine of George Meredith, the lord and master of all highbrows of that epoch; and we chose for our revellings that agreeable hotel at the foot of Box Hill, which the late Louis Austen described as being, at that period, "the home of fleeting amours" — and there we dined and drank the red wine and turned down the empty glass, even as the poet had bidden us to do.

Who induced Meredith to come, I quite forget. It must have been Edward Clodd, I think, that giant of the persuasive tongue whom neither great man nor small can resist. Equally mysterious was the presence of an even greater master, Thomas Hardy, whom few of us had ever seen at that epoch, but whom all regarded with awe and veneration.

Let me say at this stage that the Omar Khayyam Club did not come over with Darius, and it was then comparatively a youthful growth. Its membership was varied and pleasantly insulting. Augustine Birrell, Anthony Hope, Henry Norman, Edward Clodd, Edmund Gosse, George Whale, Louis Austen, Clement Shorter and John Henderson (the best friend it ever had) were among those who decorated its windows; but practically every literary man of the day dined with it at some time or other, and there are few of old time or new who have not enjoyed its hospitality. People used to go there expecting ancient mysteries and finding but modern mutton.

To this audience, then, came the masters on that famous night of July, and right royal was the welcome we gave them. Mr. Hardy, it is to be remembered, was then upon the very pinnacle of his fame as a novelist. He had published "Tess" in the year 1893, and Louis Austen had reviewed it everywhere with the lavish praise it deserved. We had "Life's Little Ironies" in 1894 and that masterly but misjudged work, "Judge the Obscure" in this very year of which I write. Looking back from the proper liberties of our own time, it seems ridiculous to remember that all these works shook the godly and drove bishops from their livings. Women had wept over the fate of Tess and publishers had said "Ah! if there had been a happy ending." "Jude" was adjudged by the "long noses" to be an outrageous fellow, and the fact that all Hardy's women were not virtuous was, I believe, held to be an infamy by divers prim persons whose names happily are now forgotten.

This truly great author was then thirty-one years younger than he is to-day; but when I had the honor to visit him at Max Gate recently, I was astounded to see how little the years have meant to him. He was quietly active that night at Burford Bridge; he is quietly active to-day. Then, as now, his modesty was immediately apprehended as was his refusal to think of himself as other than one of a little band of writers amusing the people with good stories and preaching a quiet philosophy of life which fell like a sweet song in a wilderness of harsh echoes. When he spoke to us it was without any affectation at all; the words of a brother roller glad to find himself among friends who knew and loved him for what he had done. And yet, as we listened, many of us must have known that we were hearing one of the world's masters, whose tragedies should stand unashamed before the Greeks by whom tragedy was born.

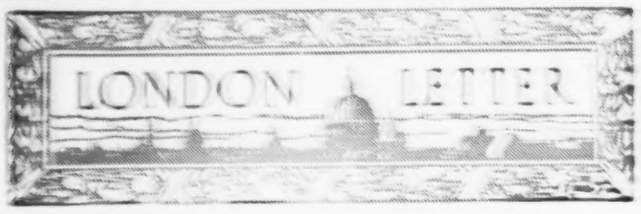
I had never seen George Meredith before that night, and the first thing which impressed me was his leonine head; the type of head characteristic of Thackeray, Anthony Trollope and Wilkie Collins. The two latter, I remember, wore beards of some magnificence, which Meredith did not; but his was a bold, shaggy brow, and he certainly looked the world in the face with a confidence his position assured. Possibly the Victorians considered him as already destined for that immortality I fear he will never achieve; for he who would say that the novels of George Meredith will be read in twenty years' time, except as curiosities of clever thinking, and, uncouth phrase, would be a bold fellow. Then, however, the world bowed down as before a literary god, and not to be a true-blue Meredithian was to stand not a Philistine or a fool.

Unfortunately it was not an epoch-making speech, this solitary public utterance of a splendid life. Chiefly, Mr. Henderson reminds me, he chaffed Edward Clodd as the father of all scientific infants of the day and threw in certain light aspersions upon Omarian ethics as they affected a number of orderly English authors, gathered about a table, without sin and looking anything but the Oriental voluptuaries for which their creed stood. Oh, yes, I detected little in the speech, but of fraternity there was the idea in my mind that, if an English academy existed, this man should be its president, so magnificent was his presence, so many his natural gifts for the part.

It is not to be forgotten that he was very ill at that time, unable to walk without the aid of sticks and, perforce, a hermit from the world. His life's work was done, and the little cottage upon the summit of Box Hill had become his cloister, wherein he read all that was written worthily by other men, and still played the part of philosopher and friend. There must have been a time, however, when he talked as he wrote — with a brilliancy few of his epoch could match.

We had another novelist with us that night, George Gissing, that able but unappreciated realist who, both in his life and in his work, must have reminded many of the ill-fated Guy de Maupassant and of his tragedy. Louis Austen proposed the health of the three in a speech which I have rarely heard matched upon any occasion—abounding in wit and eloquence, and above all in the true qualities of criticism. Afterwards, the little pony-cart came down the hill for Meredith, and the rest of us fell as weaker brethren to levities which the occasion should have rebuked.

But we had brought Thomas Hardy and George Meredith together — and that surely was an achievement.



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Here and There in the Old World

From Grave to Gay
From Lively to Severe

THE King lost no time in showing his appreciation of Lady Maud Hoare's enterprise in flying to India. She had hardly returned to England, before he made her a Dame Commander of the British Empire, an honor well deserved, for Lady Maud, when she began the flight, knew from sad experience that she would probably suffer from air-sickness; but she risked that discomfort, believing that, if she made the journey, other women would follow. She has earned the gratitude of many Englishwomen resident in India, who can now look forward to flying home to spend the school holidays with their children.

Long-Distance Airwomen

It is very significant that so soon after Lady Maud's flight the public heard without any surprise of five women setting off by an air-liner to fly to Cairo, or beyond that to Bagdad, a seven days' journey. A few months ago this would have been a nine days' wonder, but when they departed last week, everyone said, "How jolly!" and wondered who would be the next women to go. One of the passengers, Mrs. De Havilland, who with her husband was only going to Cairo, has been in the habit of flying about the country with him, and using their little "Moth" as freely as if it were a motor-car.

* * *

STRANGE things have been written recently by Mr. R. M. Macdonald, a prospector, concerning the pygmies of New Guinea, says Arthur Machen in the "Observer".

Pigmies of New Guinea

These little people are about 42 in. high, sturdily built, and almost covered with light grey hair. They have voices like megaphones, can blow tiny darts through tubes with unerring precision, and carry those needle-like missiles in their frizzed hair.

But the oddest thing about them is that they hold in strict subjection certain tribes of giant cannibals, who live about them and defend them against all outsiders. The giants are fierce and mighty against all white men—they have never been brought under foreign rule—but they are the humble servants of the dwarfs, whom they regard as magicians. Cf.—as the scholars say—the case of old Maunders, who had in his cottage in Spa Fields in the winter-time, when the season was over, "eight male and female dwarfs sitting down to dinner every day—who was waited on by eight old giants in green coats, red smalls, blue cotton stockings, and high-lows; and there was one dwarf *"as had grown elderly and wicious,"* who whenever his giant wasn't quick enough to please him used to stick pins in his legs." The principle of the matter evidently remains the same in Spa Fields as in New Guinea. But in the latter place, the dwarfs seem to be born "wicious". And note, by the way, the word "high-lows." We call them boots, but a hundred years ago boots came up to the knee, as they still do in America. There, if I remember, our boots are known as "Oxfords".

Another point about these entertaining pygmies of New Guinea. They say that "about midway through time" their ancestors, who were bird-men, were compelled by a great flood to fly to the mountains where the dwarfs now live. And is there any country on earth where there is no tradition of a great flood? I think the learned and ingenious author of "The Golden Bough" holds that all the flood traditions are vastly exaggerated recollections of local river floods. This theory is hardly satisfactory, but I suppose it would never do to hold that mankind at large remembered the end of the Glacial period, and the melting of a whole world of ice.

* * *

Last January while the well-known painter, James Kerr-Lawson, was convalescing from a serious attack of flu in Spain, he spent many days in a rocking chair on a loggia basking in the sun. While swaying gently to and fro one day, reading his English mail, he learned that the Prince had had another fall from his horse. The following amusing lines was the result:—

The Rocking Chair

The Rocking Chair

A pleasant way
Of taking the air
Is to balance oneself
In a rocking chair.
With nowhere to go
And nothing to do
But rock to and fro
And rock fro and to,
And rock and sway
And sway and rock
Like the leisurely pendulum
of a clock.
Never accelerating
The Speed
Of your silent, tireless,
Cane-bottom steed.
Gently ambling
Sans bridle or reins,
Like a god on a cloud
That Zephyr sustains.
Prince! trust not the saddle
Of horse or mare.
One is rarely thrown
From a rocking chair

* * *

IT IS rather amusing to make a note of the various things that are said about us from time to time by different people and collect them together.

Dear Ladies Again

A few of them are flattering, most of them the reverse. Mrs. Victoria Booth Demerest in her own delightful way has declared that "women are the devil's chief asset." It is difficult to know whether she means to be complimentary or not! That other intriguing woman evangelist, Mrs. Aimee McPherson, who is now busily trying to save New York's soul, marks the powers of resistance down to zero, when she says that public dance-halls have a thousand trap-doors through which millions of girls drop to hell. There is something deliciously naive about Mrs. McPherson. Quite impervious to the charges of conspiracy which have been brought against her by a Californian grand jury, she is now carrying on her revival campaign not only from the Glad Tidings Tabernacle but right into the haunts of vice, the cabarets, the dance-halls, where, standing upon a table, she is willing to contribute her bit in the way of a sermon to the evening's entertainment. However, to go back. Mr. Bernard Shaw's remarks about us were a trifle disappointing. One expected something more than a little light irony about our husband-nagging energies being now diverted to cocktails and the Charleston, when he introduced the debate between Lady Rhondda and Mr. G. K. Chesterton on "The Menace of the Leisured Woman". For the rest, that painter of problem pictures, Mr. John Collier, finds our short hair and skimpy skirts just more than he can cope with, and our dear friend, Mr. C. B. Cochran, is holding up again the old bogey of beards for shingled women. For a little comfort we turn to the painter, Mr. A. J. Munnings, who tells us that Englishwomen's ankles are as good as any in the world, and to Dr. Bernard Hollander who had a lot of nice things to say about our tact and intellect.

* * *

BY THE time these notes appear in print, it is possible that the long-drawn out suit in Chicago, involving the administration of Levi Leiter's millions, will have been brought to a close.

Suit Over Millions

It will be interesting to see how far the complaints against the administration of his son, Mr. Joseph Leiter, made by his other heirs, Lady Suffolk and her sons, and the daughters of his other daughter, the late Lady Curzon, have been justified. More interesting though, perhaps, to see how much of this £6,000,000 fortune goes to Lady Cynthia Mosley, or rather "plain Mrs. Mosley" as she prefers to be called, though possibly she is not so particular now that the Smethwick election is over. And most interesting of all to see whether her fortune is used according to the true Socialistic ideal, or whether the "quick change artists" of the Smethwick election are capable of no more than the assumption of the merest outward and visible sign of the inward and spiritual grace!

It is curious that none of the daughters of the late Lord Curzon, who are all really beautiful as well as rich and of the aristocracy, have made what is known as a "brilliant" marriage. The eldest, Lady Irene, now Lady Ravensdale, and a peeress in her own right, since she inherited from her father the only one of his titles which descended in the female line, is not married at all, as she obviously prefers an independent bachelor life. The youngest, Lady Alexandra, married the penniless Irish soldier, Major Fruity Metcalfe, who was some time attached to the Prince of Wales's staff and looked after his horses. Whether "Mrs. Mosley's" marriage was a brilliant one remains to be seen, perhaps. The position of wife of a Cabinet Minister or even Prime Minister in a Socialist Government is not to be despised. Lady Ravensdale who, by the way, pronounces her name Irene in the American way, with the accent on the second syllable, was one of the peeresses in their own right to meet together last week to discuss their rights and privileges. The very ungallant attitude and expressed opinions of certain lords who turned down their claim to take their seats in the Upper Chamber is still rankling in the minds of a good many of them.

* * *

THAT is an interesting story which Archdeacon Lovett publishes in the parish magazine of St. Thomas' Church, Portsmouth. It is an experience of one of his friends whom he knows to be reliable, and he tells it from an entirely unbiased point of view.

A Ghost of à Becket

The friend was sitting in the unlighted church at dusk on December 29, which is the date when St. Thomas à Becket was done to death at the altar rails at Canterbury by those four knights of Henry II over seven hundred and fifty years ago. Suddenly he saw a tall figure dressed in the habit of a monk of the Middle Ages. His habit was torn to shreds and bloodstained, while his arms were wounded, and the crown of his head most terribly injured. At first the onlooker was afraid and covered his eyes, but when a deep voice began to utter over and over again in Norman French the prayer, "Keep we beseech Thee, this church with Thy perpetual mercy," he joined in, and so they prayed together until the verger entered to prepare the church for evening service and the figure disappeared.

* * *

"THE skimpiness of modern women's dress and the popularity of shingled and bobbed hair," said the Hon. John Collier, the artist, to the "Daily Mail" recently, "are making the portrait painter's task a very difficult one.

Painter's Grievance

"Women's dress to-day is admirable from the hygienic point of view, but it is not pictorial and it makes the painter's task difficult because there is none of that ample flowing drapery which used to be so valuable in portraiture."

Mr. Collier, who celebrated his 77th birthday anniversary yesterday, continued:

When a woman comes to sit for me I always ask to go round and see her wardrobe so that I can choose the dress for her. I do this because so many women have had special dresses made for a sitting which have turned out badly in the picture. Shingled and bobbed hair is becoming monotonous because there is a lot of character in hair and when they have it cut off, many women lose all their individuality.

From the painter's point of view it is a pity that such a fashion ever came in—although I realise that it saves women a lot of trouble.

The Moving Finger writes; and having writ,
Moves on: nor all your Piety nor Wit
Shall lure it back to cancel half a Line,
Nor all your Tears wash out a Word of it.

Omar Khayyam.

DO YOUR OWN EXPLORING

Hundreds of strange and beautiful sights for those who take the trip to the Pacific Coast and Alaska.

No need to visit Switzerland for mountain scenery—or Norway for its rugged fiords. In Canada, a few days' journey from here are miles and miles of natural grandeur that easily overshadow the scenic show places of Europe.

You can see the finest and most varied scenery in the world by taking one of the Canadian National Railways' complete and inexpensive tours to the Pacific Coast and Alaska.

The tours offer you a chance to visit famous Jasper National Park, where you can see and climb towering mountains—or explore the depths of the mysterious Maligne Canyon.

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You have read of the Inside Passage—the Scenic Seas of the North Pacific Coast. Here is your chance to see it—a thousand mile boat trip with Vancouver at one end and Skagway, Alaska, at the other—with a thousand and one unusual sights during the passage—glaciers that tower high above the water's edge—and great snow capped mountains you will never forget.

You can visit all these wonders in one complete tour. Ask any Canadian National Railways Agent about the trip. He will help you plan your itinerary and give you full information and illustrated literature.

Come Out of the Kitchen!

—make

Toast and Coffee

at the table---electrically

THE difference between an "ordinary" lunch and a really tasty one is often just — toast! Just browning the bread to crispness—that's all!

There's no better way to make toast than right at the table—electrically. And that applies to coffee, too.

Any meal, breakfast, lunch or supper, is worthy of a king if toast and coffee — made electrically—are on the menu.

Electric Toasters and Electric Coffee Percolators are on display in great variety in the Toronto Hydro Shops. They're not expensive, but they certainly are wonderful helpers.

Electric Toasters from $3.25.

Electric Coffee Percolators from $10.00.

Deferred payments on appliances of $10.00 and over.

When buying or renting a house, look for the "Ten Point Red Seal" — it marks houses which are sufficiently wired.

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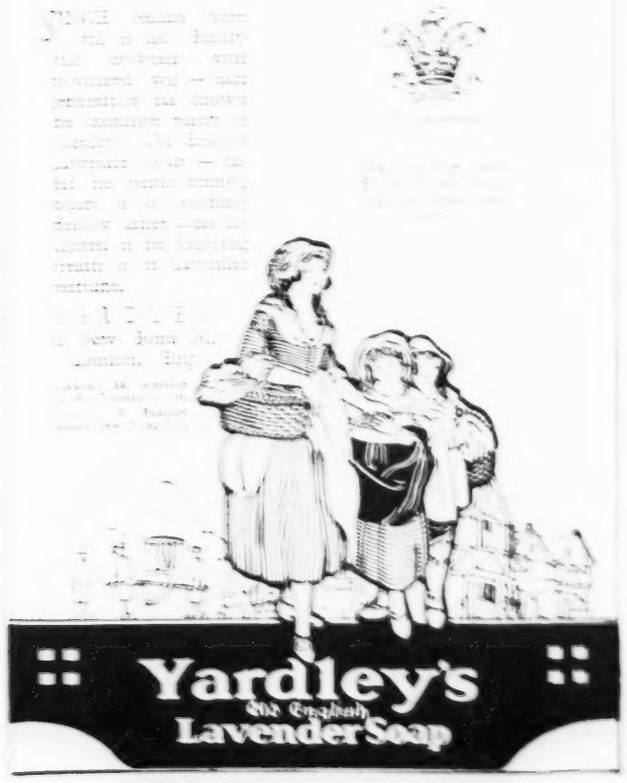

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Dressing Table Coupon

Readers who wish to avail themselves of the service of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit queries to two in number.

SOFT FOOD

does damage to teeth and gums

THERE'S a great deal of misinformation about gum troubles, particularly pyorrhea. Genuine cases of pyorrhea are few and far between. But there are thousands and thousands of cases of gums which are not in good health—gums which bleed occasionally or which are tender.

And the reason for this is simple indeed. The food we eat is too soft to give our gums the physical stimulation they need to keep them healthy.

How daily care with Ipana helps the gums to health

To defeat these troubles is simple. *But* you must restore to your gums, by daily care, the stimulation which nature intended hard, fibrous food to give. You can do it by brushing your gums with Ipana Tooth Paste at the same time you brush your teeth.

That is why hundreds and hundreds of dentists use and recommend Ipana. Many urge a massage of the gums with Ipana after the ordinary cleaning with Ipana and the brush.

For Ipana contains ziratol, an antiseptic and hemostatic widely used by dentists. The presence of ziratol gives Ipana the power to aid in the toning and strengthening of weak, undernourished gums.

Make a thorough trial of Ipana

Send the coupon, if you like, for a ten day tube of Ipana. But better yet, go to your nearest drug store and get a full sized tube, good for a hundred brushings. Use it through and then decide whether or not Ipana is the tooth paste for you.

MADE IN CANADA

IPANA TOOTH PASTE

—made by the makers of Sal Hepatica

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37 St. Francois Xavier St., Montreal, Que.
Kindly send me a trial tube of IPANA TOOTH PASTE, without charge or obligation.

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Made in White—Flesh—Rachel
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Like a Searchlight

it penetrates

Ever notice how a searchlight probes into shadows? Many tooth brushes do a great surface job. But they don't penetrate the difficult places in between and behind teeth.

Difficult cleaning like that can only be done by a brush like the Pro-phy-lac-tic. Its tufted end soft and saw tooth bristles reach into the most difficult spaces in the teeth. Its curved handle lets you reach your back mouth. Its curved bristle surface exactly fits the curve of your teeth.

Pro-phy-lac-tic
Tooth Brush

Always sold in the Yellow Box

50¢

For Adult Size
Small 40¢—Baby 25¢

MADE IN CANADA

FROM PARIS
The upper of the costume is in silver sequins over a grey velvet skirt. It is designed by Redfern, Paris.

it on to you because it is not difficult to make, and lace cream bills do mount up, do they not?

Take half a pound of best lard and put it into a basin. Pour boiling water over it and stir until melted. Leave until quite cold, and then pour fresh boiling water over it. Do this five times to purify it. Then take out the lard and put it into another basin. Beat a teaspoonful of best almond meal into it, and add a little of your favorite perfume. Pour it into pots and cover with greased paper.

The Spring sunshine by the way, will show up not only your clothes, but other things. How are your teeth looking just now? Do you smoke much, and are they slightly discolored?

If so, put a little peroxide of hydrogen, ten-volume strength, into a tumblerful of warm water, and use it as a mouth wash night and morning.

What is your health like? Do you remember the Song of Solomon? Let me remind you of it. Is your breath like that?

If not, there must surely be a reason; and here we get back to teeth again. Not only clean them and have them seen to the moment anything is wrong (oh, how thankful you will be when you are older if you have taken little teeth damages in time!); but dip a bit of dental floss silk in peroxide and water and pass it between your teeth. This will help you to be like Solomon's Beloved.

Is your digestion perfect? Have you indulged in a lot of greasy toast and hot tea-cakes and chocs-over-the-fire during the Winter?

Try a little Spring medicine—a few senna pods every night for a month. You must find out for yourself how many. Five to six is a very fair quantity. Soak them in water in the morning and pour off and drink before you get into bed.

Squeeze a few drops of lemon-juice over your fish and over your meat when you are at home and can get it. Lemon-juice is very purifying and a wonderful cleanser, if not taken in excess.

I have only room for one more word. Spring spots on your face can be quickly cured by a good sulphur lotion or ointment. Any chemist will sell you one.

Correspondence

Annette. This is not a fashion department and so I am unable to give the information you desire. However, it is quite correct that all shades of blue are to be fashionable this spring and summer. As you are fair-haired and blue-eyed, you ought to find any blue becoming. However, we have changed our color associations. There was a time when pink was for a brunette and blue for a small blonde. In the popular melodrama of yesterday, the good little heroine was always

* * *

Bag. That is a nice bright name, quite in keeping with the spring sunlight. Hasn't March been a kind young thing this year and given us just what we needed? After months in the chilly darkness the days which bring daffodils and a gleam of golden sunlight are welcome, indeed. Just now it is trying to rain and give us a foretaste of April. I am sure that the violets will be encouraged to come out before long. And now, concerning your own feelings which you have told me about—I think you should betake you at once to your Family Physician and get a good tonic. That, I think, is the cause of the wee spots. In the meantime, I have sent you a list of creams.

Valerie

The New Waltz

THERE is definite evidence that the waltz is returning to favor this season—the real waltz, not a fox-trot version of it. The dance has suffered a temporary eclipse and one reason for that has been the difficulty which many dancers experience in making the forward turn.

Most amateurs fail to produce a good waltz in competitions because it is too great an effort for them to get round in this movement. This difficulty has now largely been obviated.

Mr. Frank Ford, the finalist in the World's Dancing Championships of 1925, who is acknowledged to be one of the world's best dancers of the waltz—is also a partial turn. It is acknowledged by teachers that it is easier to make a partial turn and then close the feet than to make a whole turn by getting round with a spasmodic jerk towards the finish of the movement.

The alteration in the steps can best be explained thus, intermediate steps being omitted.

In the usual forward turn the man takes a long step forward with his right foot, turns on his right foot and so faces in the opposite direction; then he steps back on his left foot and completes the turn with his feet closed. The line of the dance—that is, an imaginary line drawn forward from between the man's feet at right angles to the line of his shoulders—is practically in the middle of the dancers' feet throughout the movement.

But, while the start of the simplified turn is the same as that of the usual turn, the man, instead of making a half-circle and facing in the opposite direction, makes about three-quarters of the usual movement so that he and his partner end up in a position that can perhaps be best described as "north-west" and "south-east" respectively instead of the usual due "north" and "south". The man then goes back on his left foot and gets into the position "north". The turn is completed by his practically reaching south-east, the girl being correspondingly near "north-west".

The couple should have described about three-quarters of a full circle and the line of the dance is in an almost dead "north-westerly" direction.

The Poor Bachelor

THE new law for the discouragement of bachelorhood in Italy, which came into force with the New Year, fixes the age at which a man

A few criticisms of the law have been whispered. It is suggested that, from a fiscal standpoint, the application of the tax will be difficult, because of the large number of exceptions—priests, second lieutenants, and people suffering from hereditary diseases—while it seems unfair that those who do not marry because of insufficient means are to be thus burdened. Others criticise it from the moral side, pointing out that the edict is in flagrant contrast with those Christian principles which Fascism declares it follows more closely than any other Government. Christianity regards matrimony as the fusion of two souls; the Government proposes to tax the man who has failed to find his twin soul. In short, the taxation of the bachelor tends to regard man too much as an animal useful in increasing the already superabundant Italian population.

Song of the Taxis

Ho! for taxis green or blue,
Hi! for taxis red;
They roll along the avenue
Like spools of coloured thread!

Jack-o'-lantern yellow,
Orange as the moon,
Greener than the greenest grass
Ever grew in June.
Gayly striped or checkered in squares
Wheels that twinkle bright;
Don't you think that taxis make
A very pleasant sight?
Taxis shiny in the rain,
Scudding through the snow,
Taxis flashing back the sun
Waiting in a row.

Ho! for taxis red and green,
Hi! for taxis blue;
I wouldn't be a private car
In sober black, would you?—
"Taxis and Toadstools," *Rachel Field.*
(Doubleday)

The vain have only one to please

Safe

for Eyes of children as well as of adults

Since 1895, mothers the world over have been using *Murine* in their own and their children's Eyes. This harmless lotion frees the Eyes of school children from chalk dust, and relieves Eye strain caused by over-study. Use it daily to keep Eyes clean, clear and healthy.

MURINE FOR YOUR EYES

Only One Dye tints like This!

To give your dainty underwear and stockings *true* tints, you must use *real* dye. For the gorgeous tinting like you see in things when they are new, use the original Diamond dyes.

Don't stop with tinting, though! It's just as easy to Diamond dye almost anything you wear—or the hangings in the home—a brand new color right over the old. Home dyeing is lots of fun—and think of what it saves!

FREE now, for the asking! Your druggist will *give* you the Diamond Dye Cyclopedia telling dozens of dye secrets, containing simple directions, and will show you actual piece-goods samples of colors. Or write for big illustrated book Color Craft, free from DIAMOND DYES, Dept. 27, Windsor, Ont.

Diamond Dyes

Make it NEW for 15 cts!

Two Distinguished Princesses

declare the value of a clear fresh skin

NO WOMAN knows the value of beauty—and the wise ways of keeping it unblemished—better than the true Parisienne. So when two distinguished princesses of high circles in Parisian society choose to speak of the value of a clear, fresh skin, women everywhere listen with eager interest.

The beautiful Duchesse de Gramont, daughter of that ancient house, the princes Ruspoli of Italy, holds that the possession of a lovely skin and good color is of first importance. But, she says, "It is not to be taken for granted—rather to be protected and preserved by daily care. Pond's Two Creams afford an exquisite means of giving precisely the care a woman's skin requires today."

THE DUCHESSE DE GRAMONT, *Princesse Ruspoli, belongs to one of the oldest and most important families of Italy. Her marriage to the eleventh Duc de Gramont united her house with a French family of equal importance and historic prestige. Strikingly beautiful, she enjoys great popularity in French society.*

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MRS. ALBERT A. SOLOBERG, OF PARIS.

Who, formerly Miss Anita Hughes, daughter of Ex-Mayor and Mrs. Hughes of New Glasgow, N.S., Mrs. Soloberg has been heard in concert both in Canada and England. Her voice is pronounced by well known critics to be a rich soprano of great sweetness and power. Her last winter was spent in Paris, where she was a pupil of Madame Cossmann, the famous teacher of singing, and she sang in concert at the Salle Gaveau. Her next appearance will be in Montreal, where she has been engaged for a concert in April.

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MRS. MELVILLE ROGERS AND HER BRIDAL ATTENDANTS

Whose marriage was a recent event in Ottawa. Mrs. Rogers was formerly Miss Isobel Hossack Blyth, only daughter of Mr. and Mrs. James Thorpe Blyth, of Ottawa. From left to right—Miss Margaret Southam, Miss Theodora Machado, Miss Marion Plexner, Miss Nora Macoun, Miss Grizie Holbrook. Seated, from left to right, Miss Frances Cousens, Maid of Honor, Mrs. Rogers, Miss Gladys Rogers. The bridegroom is a prominent member of the Minto Skating Club, and holds the skating championship for Canada and North America. The marriage took place in Christ Church Cathedral, Ottawa, on Saturday, March 5. Mr. and Mrs. Rogers are spending their honeymoon abroad.
—Photo by Joan Price

MRS. VINCENT MASSEY
Wife of Canada's first Minister to Washington.

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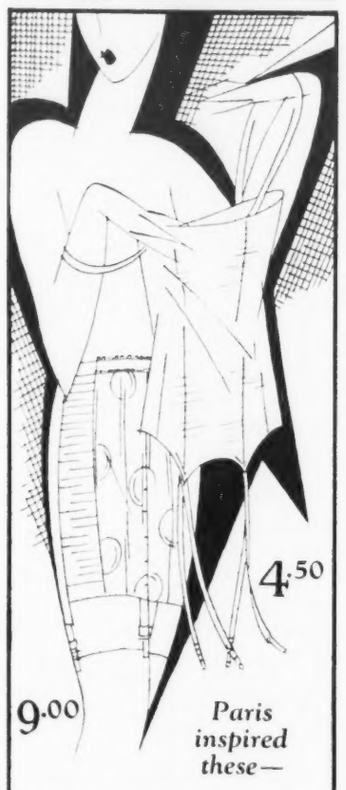

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The marriage of Miss Lois Polson, daughter of Mrs. F. C. Lee, of Toronto, took place on Saturday of last week, to Mr. Richard Henry King, son of Mr. C. M. King, C.S.I., C.I.E., in St. Michael's Church, Colwick, England. The bride wore a beautiful dress of cream moire simply cut with long court train lined with silver. Her veil of Brussels lace was caught with wreath of orange blossoms. She carried a bouquet of lily-of-the-valley and forget-me-nots. Miss Betty Gillespie, of Toronto, was bridesmaid. A reception was held at Hyde Park Gate Hotel. Mrs. F. C. Lee, Montclair Avenue, Toronto, mother of the bride; W. J. McWhinney, Crescent Road, Toronto, aunt of the bride, and Mrs. McCoo, of Toronto, attended the wedding. Mr. and Mrs. King will reside in London, England.

Miss Jean Graham, of Toronto, entertained at an enjoyable St. Patrick's Day tea on Thursday afternoon of last week in the attractive Yellow Room at the King Edward, and received in a smart gown of white crepe Romain with wide insertion of silk lace over green silk. She wore a black velvet and satin hat, a brightly embroidered white crepe shawl, and green stockings and silver slippers completed a becoming toilette. The tea table was most tastefully arranged with tulips in a wide low bowl, and daffodils and freesia, while shamrocks adorned the white cloth. Mrs. J. W. Graham and Mrs. Wellington Jeffers presided at the table, and were assisted by Miss Helen Eakin and Miss Emily Jeffers. During the afternoon Mr. Leonard Wookie, accompanied by Miss Agnes Dunlop, sang very delightfully a group of Irish songs, and later gave a beautiful rendering of the song, *Homing*. Those present included, Mrs. Howard Ferguson, Mrs. Robert Scott, Mr. Justice Ferguson, Mrs. Ferguson Burke, Mrs. Goodwin Gibson, Mr. and Mrs. Wellington Jeffers, Mrs. W. H. B. Aikins, Miss Thrall, Mrs. Frank Mackelcan, Mrs. W. R. Marshall, Mrs. John W. Nesbitt, Mrs. W. G. Blackstock, Rev. Stuart Parker, Mrs. Parker, Mrs. F. N. G. Starr, Mrs. Herbert Laurie, of London, Ontario, Dr. and Mrs. J. W. S. McCullough, Dr. and Mrs. Mortimer Lyon, Miss Michie, Mrs. W. Young Marsh, Mrs. Hector Charlesworth, Mr. and Mrs. George Locke, Mr. Douglas Kerr-Lawson, Mrs. P. E. Doolittle, Mrs. A. Cowan, Dr. J. W. Graham, Mr. James Graham, Mr. and Mrs. P. Richards, Mrs. Harry Housser, Dr. and Mrs. Thomas Eakin, Miss Henrietta Jardine, Dr. John S. Hart, Mrs. Arthur VanKoughnet, Mrs. W. S. Gregory, Miss Charlotte Storey, Mrs. O. C. Pease, Mr. and Mrs. J. W. L. Forester, Mrs. W. G. Blackstock, Mrs. R. S. Deacon, Mrs. Scott Lynn, Mrs. Charles Macdonald, Mrs. Sedgewick.

MISS CECIL EUSTACE SMITH
Lady Figure Skating Champion of Canada, 1926. Miss Smith is here shown with the bouquet presented to her by the Club Executive after her performance at the Winnipeg Skating Carnival on March 12 of this year.
—Photo by Jessop, Winnipeg

Mr. and Mrs. Hugh McCulloch, of Galt, Ontario, spent last week-end in Toronto.

* * *

Mrs. Henry Gill is again in Ottawa after a visit to Toronto, where she was the guest of Mr. and Mrs. Paul Peters.

* * *

Mr. Richard Alleyn and his daughter, Miss Nancy Alleyn, of Winnipeg, have been in Quebec for a few days, the guests of Mrs. John Sharples, the Esplanade.

* * *

Mrs. Finch Noyes, of Oakville, is leaving this month for England.

* * *

Mrs. H. P. Temple entertained at tea last week in honor of her daughter, the bride-elect, Miss Constance Temple, and will again entertain at a trousseau tea on Tuesday of this week.

* * *

Sir Henry and Lady Pellatt, of Toronto, will leave shortly for Lake Marie, King, where they will be for the summer.

* * *

Mrs. Herbert Wood, of Vancouver, B.C., who has been spending the past five months in the East, has left for home. She visited her parents, Dr. and Mrs. Knight, in Kingston, and spent some time visiting in Ottawa, Montreal, Toronto and New York, where she was much feted.

* * *

Mrs. J. Anderson, Mrs. J. W. Reddick and Master Paul Reddick, who have been spending the winter in Florida, expect to return the second week in April.

* * *

Dr. and Mrs. J. J. Fraser, of Guelph, are leaving at the end of this month for Europe.

* * *

The marriage of Miss Beatrice Cavenhill, of Montreal, and Mr. George Reginald Geary, K.C., M.P., of Toronto, took place at half-past four o'clock on Wednesday of this week, in the Church of St. Andrew and St. Paul in Montreal. Rev. Mr. Donald officiated. The bride, who wore an exquisite wedding dress of ivory satin and silver, had no attendants. Mr. R. F. Elwood, of Montreal, cousin of the bridegroom, acted as best man. There was no reception after the ceremony, as there were no invitations. After a wedding trip to the South they will live in Ottawa until after the session, and then will take up residence in Toronto.

* * *

Mrs. Frank Mackelcan, of Upper Huron Street, Toronto, with her sisters, Mrs. Marshall and Miss Agnes Dunlop, leave this week for New York and Atlantic City. Later Mrs. Nesbitt will join her sisters in Atlantic City.

* * *

Miss Naomi Boulton, of Toronto, was a recent week-end visitor in Bronte, guest of Major and Mrs. J. Osler.

* * *

Mrs. W. H. B. Aikins, of Bloor Street West, Toronto, is leaving on Thursday, March 24, for New York and Atlantic City.

* * *

Mrs. Arthur Miles, of Toronto, was hostess at a unique fancy dress St. Patrick's Day dinner and Mah Jongg on Thursday night of last week at her residence, Mrs. Miles appearing as Autumn, her gown a blend of the rich and beautiful colors of the most beautiful of the seasons. The guests were in fancy dress, inspired by the name of some book, which made the party a most picturesque affair. Mrs. Miles' guests included, Mrs. John W. Drynan, Mrs. Edmund Bristol, Mrs. Alan Macdonald, Mrs. Arnold Ivy, Mrs. Graham Thompson, Mrs. Harold Beatty, Mrs. W. More, Mrs. Charles Easson, Miss G. Kirkpatrick, Mrs. W. Haskin, Mrs. Gus Walker.

* * *

Mr. and Mrs. F. Bertram Johnston, of Toronto, left on March 25th for England, where Mrs. Johnston will meet her brother and go on later to visit her mother, Mrs. Thomas Moss, at "Kasbeck," in Cannes, South of France.

* * *

After four years in England, two of which were spent at Staff College, Camberley, and the remaining two on the General Staff, War Office, Lieut.-Colonel H. D. G. Crerar is returning to Canada with his family on the *S.S. Montnairn*, sailing April 1st. Mr. B. B. and Mrs. Croftyn, Alexandra Apartments, Toronto, his wife's parents, who have been travelling on the continent, are returning with Colonel Crerar to Toronto.

* * *

Mrs. Walter A. Harrison was hostess at an enjoyable small bridge on Saturday evening at her apartment in the McArthur, in honor of Miss Allan, of Bowmanville, Ontario, who is visiting her sister, Mrs. Robert Cruikshank, in Saint John. The guests included Miss Allan, Mrs. Frank S. White, Mrs. Cruikshank, Mrs. Rupert Buchanan, Mrs. Arthur S. Bowman, Mrs. John M. Robinson and Miss Mary Blizard.

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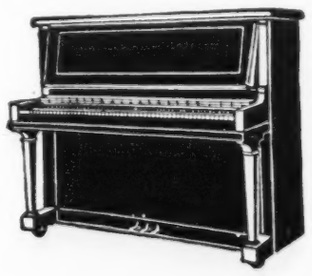

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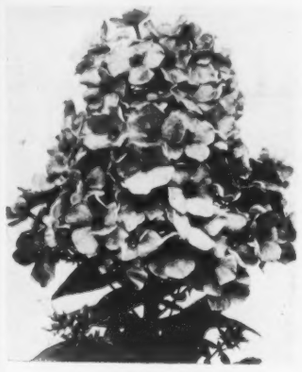

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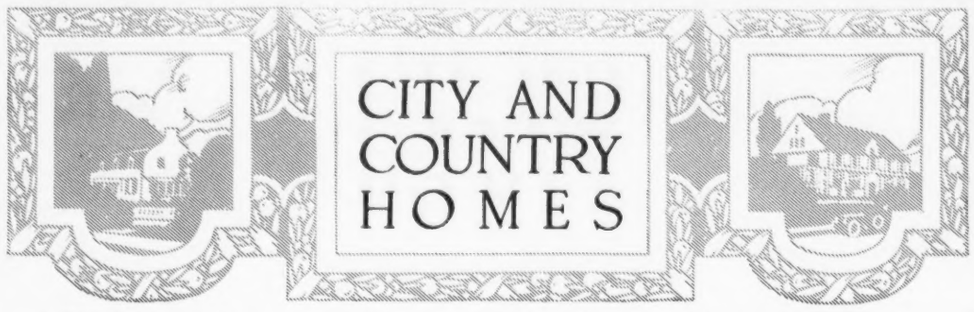


A Pleasing Home for a Suburban Site

By Raymond Collinge, Architect

THIS delightful cottage or semi-bungalow type of home has already been built for a client of the architect's and cost, including the architect's fees, $6,850. As is always the case when building the better way, or in other words employing the services of a competent architect, this home was strictly "made to order". It was designed for a nicely wooded corner lot in a suburban locality—and if one is familiar with such a setting, the charming ensemble can quite easily be visualized.

Suiting the lot, however, was just one problem. Another to be contended with was one with which most of us are quite familiar—economy. But "would some power the gittie gie us" to see "yoursels" as others see "you" when impractical lay-people as far as building is concerned, attempt ill advised and impractical solutions without consulting those who are practical economists in this field. This is an economical house to build but appearance and durability or comfort and convenience have not been sacrificed in making it so.

Passing on to the accompanying reproduction of the plan of the ground floor, we come to the matter of satisfying the owner's wishes with regard to interior layout. The most prominent features are the location of a bedroom and bathroom on this floor and the large sunroom.

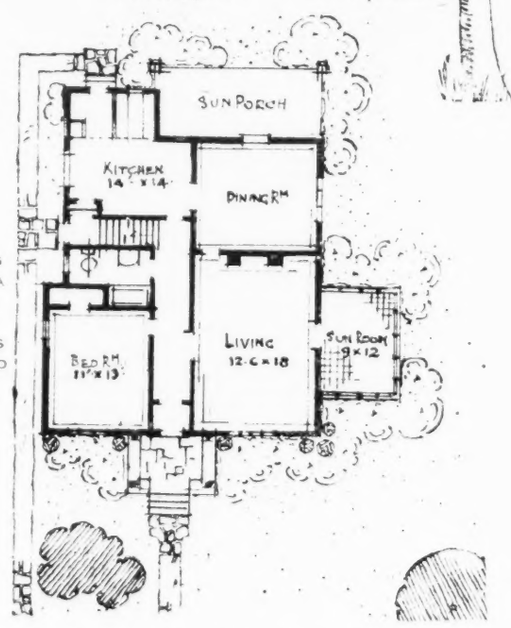
The sunroom is 9 ft. x 12 ft. and by virtue of its projection commanding an unobstructed view on three sides, it is sure to be one of the most appreciated rooms in the house. It has a red quarry tile floor and is also heated for use in winter.

The living room is of comfortable proportions, 12 ft. 6 in. x 18 ft., and has a centred fireplace at one end and a group of casement windows at the other. At the left of the fireplace is a door leading to the bright, square plan dining room. An error has been made in the kitchen dimensions as shown on the plan. It is not 14 ft. x 14 ft., but is of irregular shape the main part being 14 ft. x 8 ft. 8 in. At the rear of this space are two alcoves, one of which is intended to be utilized for a breakfast nook.

It is unfortunate that a plan of the second floor is not available but there are three good sized bedrooms on this floor.

Readers desiring further information regarding the plans and specifications for this house should communicate with the architect direct. Address, Mr. Raymond Collinge, 71 King St. W., Toronto, Ont. Copyright 1927, MacLean Building Reports, Limited.

RAYMOND COLLINGE ARCHITECT.



A PLEASING HOME FOR A SUBURBAN SITE WITH PLANS FOR GROUND FLOOR

The Weed Problem

IN THE flower garden the treatment of weeds is somewhat different, because of the various types and arrangement of the plants. Here there are many perennials, frequently set close together, and the soil between them should not be disturbed with tools or by hand in such a way that the roots of the plants are disturbed. Peony roots are particularly liable to be damaged by this treatment, and iris roots are too near the surface to benefit by it.

In the early Spring, when cultivation is a regular practice in the vegetable garden, the weeds in the perennial garden should be dug out carefully and thoroughly with a sharp knife or asparagus-cutter. They are most easily removed at this season, but it is not work that should be entrusted to a novice who cannot distinguish the young weeds from the plants they frequently resemble.

During this season, too, the perennial weeds should be pried out of the rock garden with a sharp pointed tool, and any soil that is removed should be replaced.

In hot dry weather, from the end of May to the end of August, it is better to cut than to pull the weeds in a flower garden, unless there has been a heavy rain or unless the garden is thoroughly watered. The plants in a border are more crowded than those grown in rows, and usually the pulling of weeds will disturb the roots of the plants and dry the soil around them. It will, moreover, provide lodgment for which the weed seeds are waiting. They will be able to germinate better in the loosened soil than on a hard dry surface; and there are always a certain amount of seeds buried in the soil which do not germinate at a depth of six inches or more, but which are likely to grow when brought to the surface at this time.

In a flower garden, however, the plants are likely to be near together, and the shade beneath them and the limited space tend to check the growth of weeds.

It is particularly important not to disturb the soil in the rock garden from May to the end of August.

The fight against weeds does not cease in the summer. It merely changes its form. This is the season during which the dispersal of seed should be checked; it is then that the annual weeds are doing their worst. They produce seeds in great quantity and scatter them by means of wind, water, and animals. They should be snipped off close to the ground, which is now too dry to allow them to sprout much; besides, some of the strength of the root has been exhausted in the production of the stem and leaves. Biennials and annuals will die out if never allowed to form seed.

If a weed is considered "a plant out of place" a great many flowers must be watched carefully in case they become weeds.

Phlox-tops should always be cut off to prevent their seeding, particularly as they frequently revert to the original magenta shade. These, with *Iris pseudacorus*, some of the grasses, and any seeding weeds, should be burned in an incinerator, as they are all extremely pertinacious. The removal of the dead flowers from the plants not only prevents them from seeding, but improves their appearance, helps to strengthen them, prolongs the flowering season of some kinds, and causes others to have a second period of bloom.

In September, unless the seeding heads of weeds and flowers have been kept well cut, the seedlings of the early-flowering plants will be very abundant. Shepherd's purse, the little veronica, and some of the other so-called annuals will become biennial if these seedlings are not destroyed during the final weeding of the garden.

While other aggressive plants with fewer claims to beauty manage to preserve their social standing in the nursery catalogues, although they could usually be replaced by similar, but less trying, plants.

Polygonum cuspidatum and the Kudzu vine are widely advertised in catalogues; they grow very rapidly, it is true; but once established the polygonum is very difficult to get rid of, and the Kudzu vine is a very coarse grower that should be used to obliterate rather than to decorate the structure on which it climbs. If goldenrod is wanted in the garden it is wise to choose *Solidago sempervirens*, for although it seeds itself it does not spread by the roots. Many of the sunflowers have roots that make them a great nuisance in a flower border. *Helianthus orgyalis* and *Helianthus grosse-serratus* do not spread, neither does *Helenium autumnale* nor *Heliopsis scabra*; but they are inclined to be weedy in appearance or too large for the average perennial border. *Coreopsis lanceolata* is the best coreopsis; none of the others keep within bounds. The achilleas and goutweed spread badly by the roots.

Dancing is becoming to-day something of a disease, for everybody is dancing, if you can call it dancing. I think it is walking about in strange positions.

—*Dame Madge Kendal.*

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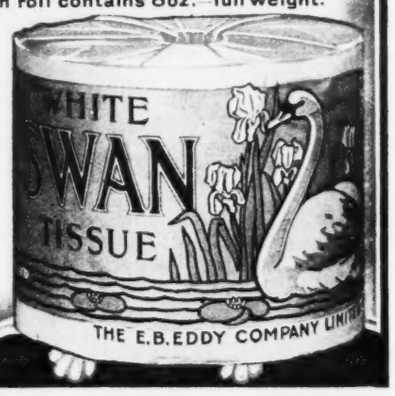

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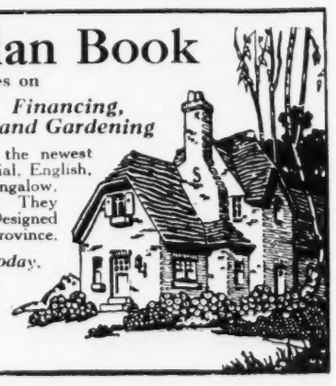

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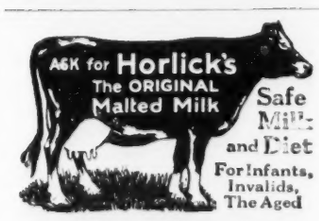

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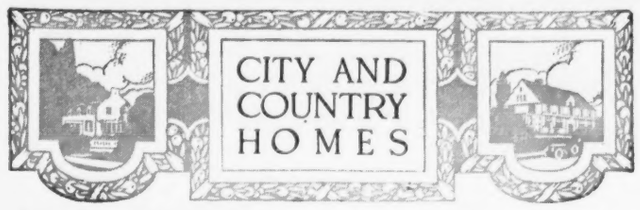


Furnishing Ideas from Paris

MUCH ingenuity is needed to fit the modern family into its post-war dwelling, always a size too small, invariably lacking that extra space which makes all the difference between cramp and comfort. Parisians are probably more cramped than most people, and the efforts of decorators and furnishers have to be directed into getting as many conveniences as possible into strictly limited floor-space.

Beginning with the narrow entry that does duty for a hall in an old-fashioned city flat, there are novel devices for doing away with cumbrous hall-stands. In its place one decorator is putting a six-foot panel of white wicker work that is set flat against the wall. Across this there runs a narrow bar of wood that holds the double pegs for coats and hats. Small attachments below clip the short umbrellas and longer canes of the family.

Other uses are found for this new wicker panelling, such as putting it over the wall on the two sides occupied by the bed, thus effectually protecting the wallpaper from damage by bedmakers and at the same time giving a remarkably fresh, neat note to the room.

As for that ever-recurring problem in Paris the treatment of double folding-doors, many systems are offered. The modern woman sets her face against hangings and draperies as being dust collectors, and often she only permits them at the windows.

In a flat now being installed in a handsome and ancient house there is a bedroom with these wide doors which have been brought skilfully enough into harmony with the walls. The latter are covered with an ivory paper having a delicate design of flying birds and chariots in grey. Some of these *motifs* have been cut out and applied like stencils upon the door panels, here a flight of birds heading towards the window, there a chariot driving rapidly towards you.

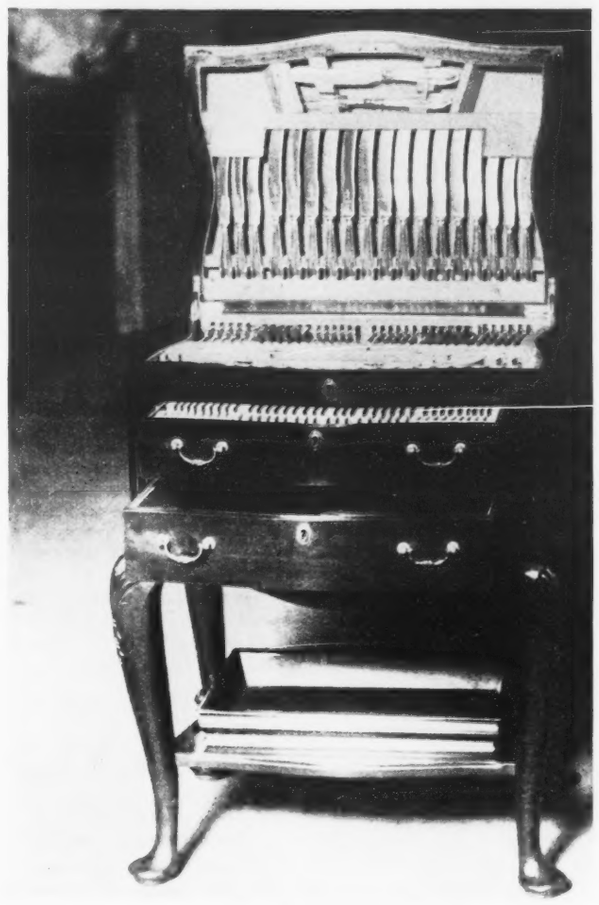
Elsewhere, a three-leaf door has been filled with painted glass panels in the Chinese style, such as those Lady Colebrooke has revived and made fashionable. The design is in color upon a flat, painted background very effective and decorative.

That other important room, the dressing-room, has often to be sacrificed to some extent in the flat. You cannot introduce a Roman bath into it, for example, and sometimes not even the ordinary big bath can be accommodated if all the other indispensable fittings are to be retained. One recently arranged, has in place of the large, high bath, a round porcelain tub, fixed into the floor, and with a shower bath fitting above, the whole taking up very little room.

As for the lighting, beautiful effects can be obtained with the new method of setting the electric current behind glass that is let into the wall or placed round and across the ceiling. These long lines of luminous glass in softest tints diffuse a strong and agreeable light in any room.

In a luxurious marble-faced dressing-room the light is treated in this way, running up and down the mirror let into the wall above the dressing-table. This takes the form of a wide slab, fixed to the wall and surmounted by picturesque pigeon-holes in the marble setting, ready for the handsome glas bottles and jars containing Beauty's armoury.

In theory, everything in the home is simplified as far as possible, and these carefully thought-out details have the needed simplicity of character. If they seem a little expensive, it must be said that they are lasting and are easy to keep in order.



A HANDSOME CUTLERY CABINET

Old-Fashioned Witchballs in Modern House Decoration

A COLORED glass ball, suspended in a part of the room where it will catch the maximum amount of light, is becoming a frequent accessory in house decoration nowadays.

"These witchballs are revivals of those made at Bristol in the latter part of the 18th century," said a well-known artistic furnisher at Paddington.

"In that superstitious age the glass balls were supposed to bring good luck to the owner. To retain this good fortune one was not supposed to dust them. Apparently this rule was adhered to because on many of the genuine antique examples, which are rare, the surface frequently is slightly gritty to the touch, and not so brilliant as the modern copies.

"The old examples were also very heavy, and the weight is therefore a test of antiquity."

Modern copies of the witchballs are obtainable in sizes varying from a few inches to two feet in diameter. Gold, silver, blue, and green are the most usual colors in which they are made, but they can be obtained in practically any color.

"Silver is the color usually preferred, but Lady Henry Bentinck has recently purchased one in a beautiful shade of royal blue. I have also supplied for use in a room with gold net curtains a large gold ball which looks very effective. The color is blown into the balls as they are made.

"The balls usually are suspended from silk cords to match the color of the glass and finished with a tassel either of metal or silk. They are placed sometimes on a glass or wooden stand like the glass globe of a crystal gazer; others are mounted on a glass stem and placed in a stand. Set in front of a mirror, the double reflection obtained gives a pleasant color note in a room."

For Indoor Seed Flats

THE chief difficulty that most people experience in getting flower seeds to germinate freely in the house arises from inequalities in the moisture supply. Suitable soil dries out quickly on the surface and only the most careful and regular attention to watering, plus good judgment as to the amount to give at any one time, can avert delay in germination of the seed or perhaps the complete loss of certain varieties.

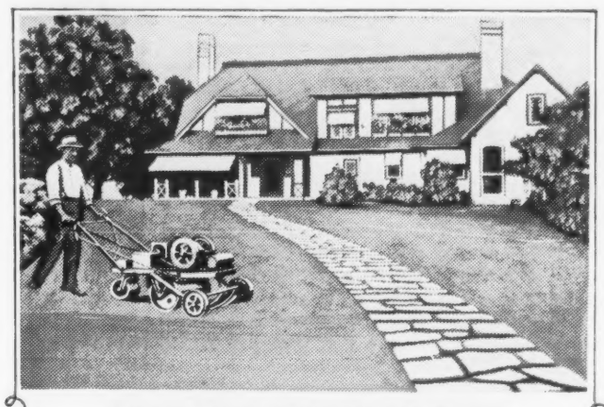
These problems are far easier to solve if the flats or pans in which the seeds are sown are kept covered with quite tight-fitting panes of glass. In this way evaporation is minimized and the condition of the soil stabilized as regards both moisture and temperature. The covers, of course, must be partially removed as soon as the seedlings appear, so as to give the little plants fresh air. In this connection it is advisable to let each flat contain only seeds that have approximately similar periods of germination, so that the treatment given shall satisfy all of them.

Vegetables in the Greenhouse

A SMALL greenhouse is a fascinating thing to play with these winter days, especially for those whose gardening tastes include vegetables as well as flowers. Even those really little fellows with only a few square yards of bench space are capable of producing an astonishing amount of plant growth if they are operated intensively and with the idea of getting everything possible out of them.

It is entirely feasible to grow both flowers and vegetables in the same house by selecting, for the former, those kinds which like a fairly cool temperature. The majority of annual garden flowers will succeed in a greenhouse that is kept at around 70 to 75 degrees, and such a garden under glass may also include Carrots, Peas, Radishes, Beets, Lettuce and many other favorite table vegetables. Large-growing kinds must be omitted, of course, merely because of the space they occupy.

Succession sowings are just as important as they are outdoors— more so, perhaps, because of the necessarily smaller plantings.



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Travel Problems

by The Globe-Trotter

A year or so ago a United States newspaper ran a competition on the subject, "Why I Want to Travel." The prize was a West Indies cruise, and the young lady who won it sent the briefest manuscript submitted:—

"When the inevitable flight of years narrows my horizon and restricts my intercourse with the world, when friends and family scatter and I am thrown on my inner resources, I want the halls of my memory to be so richly tapestried with priceless pictures of charm and beauty that I shall always be good company for myself and may grow old gracefully.

"Then when I have sailed the seven seas, realizing always that one gets out of travel only what one puts in it, I shall turn happy feet homeward and seek my own fireside—content."

I always remember this little essay because it is to me so beautifully expressive.

To hang the halls of memory with priceless pictures of charm and beauty is perhaps one of the finest objectives that one can set. And these pictures are so readily indexed, too.

What I want to mention particularly this week is the camera. It is almost a necessity now-a-days. While at times it may seem a bother and a burden, or one may not be desirous of identifying oneself with the rushing, snapping throng, even the most priceless pictures are apt to get lost in one corner of our minds or behind newer prints and we may forget them altogether if we have nothing to recall them to memory. The perfect view, the interesting personage with whom we just rubbed shoulders, the humorous incident about which it would be pleasant to think or reflect might be mislaid in the course of a fleeting and comparatively valueless excitement.

That is why I always recommend the camera as part of all travelling equipment. It is the direct link with a happy day or a happy voyage and its products are personal.

* * *

Miss C. M., Chateauguay. Well seasoned travellers will tell you that two suitcases are better than one trunk for such a trip. For the boat a knitted suit or dress for the mornings, a printed silk for afternoons, and an evening dress, shoes to match. A heavy top-coat will not come amiss and a soft crushable felt or ribbon hat will be invaluable both on the boat and while touring. A tailored suit and two or three blouses will be needed and a pair of low-heeled walking shoes. If you can include another hat for "best" occasions, do so. Remember, when choosing your clothes to select colors which will not fade, as the sea air is rather hard on many shades. You might use the following as a tipping guide.

Table steward, 1st class—$5 to $10.
Cabin stewardess, 1st class—$5 to $10.
Deck steward, 1st class—$2
Lounge or Library steward—$2
Bath steward—$2
Boots, 1st class—$1

If you avail yourself of any individual services add to the above accordingly.

* * *

A. F. G., Montreal. I am afraid that you lose your bet. The largest liner operating to Montreal this year will be the new Albertic, of the White Star's Canadian service. I understand that she is 19,000 gross tons. Previously the Doric and Regina, 16,500 tons, of the same line, were the largest steamers to call at Montreal. They will be in the service again this summer, together with the Megantic, 15,000 tons, and the Calgaric, 10,000 tons. The latter has been added, with the Albertic, to their fleet this year.

* * *

Anonymous, Kerrobert. Write to the manager of the Sleeping, Dining and Parlor Car Department, Montreal.

* * *

G. A., Lethbridge. The distance is 175 miles and the fare, first class, £1 7s. 6d.; third class, £1. Connecting trains for Christchurch run alongside the steamship at Lyttleton.

* * *

B. de L., Brandon. Booklets may be obtained on application to either of the railroads or to the Natural Resources Intelligence Service, Department of the Interior, Ottawa, which department can also supply you with maps on various scales and details concerning fishing localities. The French River Bungalow Camp will open June 15, but for a party of the size you suggest I imagine they would be willing to open a few days earlier. Black flies? Who can tell? A great deal depends on the season, but I do not think you need worry.

* * *

Subscriber, Peterboro. Send me your ticket under registered mail and I will try to have the matter adjusted. By-the-way, your subscription has run out!

* * *

C. B. Please send street address for reply under personal cover.

* * *

H. S., Elora. It is quite possible that the agent would know nothing about it. The tours are the hobby of George E. Buchanan of Detroit. My understanding is that the boys must make good their passage money to Alaska before being qualified for the European trip. To quote Mr. Buchanan: "No boy or man ever appreciated or got any benefit out of anything he did not work or sweat for. You earn one-third of your passage money, and I will tell you how to do it as best I can; you get your parents to put up another third, and I will loan you the remaining third and you can pay it back to me when you get ready, so that another boy can be sent to Alaska or England." Mr. Buchanan has already taken 145 boys to Alaska or Europe, and any American or Canadian boy is eligible.

* * *

W. S. M., Regina. Cars without a driver can be leased at from £8 to £10 per week, and cars with a driver and including insurance from £25 to £30 per week. Cars both new and second-hand are sold by certain dealers to tourists and repurchased by them when the tourist leaves the country, but, of course, the purchase price depends entirely on the condition of the car when turned in.

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Mary Queen of Scots the Morton Portrait in Glasgow

THE Morton portrait of Mary Queen of Scots, just acquired by the city of Glasgow for £7,000, is one of the most pleasing, and certainly one of the most authentic of the many portraits of the ill-fated queen. It has belonged to the Earls of Morton for over 300 years, and has been carefully treasured by them as one of their most valued possessions. A tradition long clung to it that it was painted while Queen Mary was a prisoner at Loch Leven Castle, and was given by her to young George Douglas, her devoted adherent, who planned her escape from the castle. It is obvious, however, that there was little likelihood of such a portrait being painted while Mary was being so strictly guarded, the question of her life even being in jeopardy.

THE MORTON PORTRAIT OF MARY, QUEEN OF SCOTS
recently bought by Glasgow for £7,000.

Not only this, the dress is of a later period, similar in essential particulars to that of the well-known "Sheffield" portrait, which was painted for the Countess of Shrewsbury when Mary was a prisoner under the care of that masterful lady. It depicts the Scottish Queen in a black velvet dress, with a transparent veil and little close cap a widow's dress which Mary adopted in England as suitable for her surroundings.

The picture is painted on a panel, and is undoubtedly the work of a competent artist, whose identity, however, is unknown. Queen Mary sent her portrait to Archbishop Beaton, then acting as her ambassador in France, and it has been suggested that the Morton portrait was a copy made from this by a French artist. An interesting feature of the picture is the absence of all Catholic emblems. Instead of the crucifix and rosary, a large ruby surrounded by pearls hangs from her neck, while the rosary is supplanted by a lace-edged handkerchief. From this omission it seems reasonable to suppose that it was painted for a strict Protestant, such as a Scottish nobleman of the Reformed faith.

But Protestant though he was, it is scarcely likely that the Earl of Morton would have wished to possess the portrait of the queen whom he had vigorously opposed. In all the most fateful episodes of her life, James Douglas, Earl of Morton, had stood as her dire enemy. It was his armed men who had seized the courtyard of Holywood and held the staircase on that tragic evening when Rizzio had his last supper with his royal mistress. At Carberry Hill, Morton was one of the leading nobles against Mary and Bothwell, and it was at his side that the unhappy queen, broken down by the disaster which had befallen her, rode into Edinburgh amidst the jeers and insults of the city mob who thronged the streets. And when Queen Elizabeth wanted proof of Mary's complicity in the murder of her husband, it was Morton who was one of the chief accusers and the producer of the famous Casket Letters.

In the face of this we can scarcely credit any desire on his part to possess the portrait of the injured queen. But it may well have been painted for one of the Douglases of Loch Leven, who succeeded to the earldom on the death of Morton, who was, ironically enough, executed for his complicity in the murder of Darnley, of which he had so strenuously accused his sovereign. Like many others he had been aware of the plot but had taken no active part in it, and had managed to be out of Edinburgh on the night of the explosion at Kirk-o-Field. This absence did not avail him much, for his enemies triumphantly secured his conviction, and his head was added to those which have decorated the Tolbooth.

Morton was a man of considerable power; a Protestant, but with no theological fervour; and a politician of practical common-sense who maintained order and administered justice during his term of office as Regent of Scotland for Mary's young son, King James VI. He is remembered largely for his testimony to John Knox, that the famous Reformer, by whose grave he was standing, "neither feared nor flattered any man," which terse statement has been taken as gospel truth by succeeding generations.

A Sea Story

THE most wonderful story of the sea I know is a perfectly true one—in a certain sense. A certain captain of the mercantile marine, a Dane of origin, and a man of very great courage, indeed, so far as I can gather from his son-in-law, of a certain wildness of courage, once determined to sail in an open boat from Gibraltar to Florida. With him he had his son, a boy of twelve. Some days out from Gibraltar very foul weather was encountered, and the boat was in difficulties. Captain Anderson was without sleep for several days, and was on the verge of collapse. Suddenly a number of men climbed over the side and began to busy themselves in sailing the boat. They were dressed like Moors, they spoke among themselves a language which the captain took to be Arabic; and one of them attracted his attention in a very particular manner. This man had an artificial leg, and the false limb ended in a square metal plate, which the captain observed glittered with the polish of much use. Well this strange crew made everything ship-shape and all a-tauto—I quote Captain Swosser—the gale abated, and the crew went as they had come, over the side of the boat. The voyage ended happily.

Such was the story told by Captain Anderson, such was the story which appeared in the London Press of the day—I think about twenty years ago—and such the story that the captain's son-in-law told me; he adding that his father-in-law was convinced that he had been saved by a company of spirits. I was highly interested. I suggested that the captain's son, his companion on the voyage, should be questioned. This was done, and it seemed that the boy, now a young man, had seen nothing of the enchanted Moors. Once or twice his father had sent messages by him to figures that the captain saw clearly but, in the son's words, "there was nothing there."—Arthur Machen in The Observer.

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Frigidaire is a product of General Motors—a definite assurance of the most modern methods of refrigeration, of dependable service, of outstanding value. It is endorsed by over three hundred thousand users. There are more Frigidaires in use than all other electric refrigerators combined. See Frigidaire now in our nearest showrooms, or send coupon for detailed information.

FRIGIDAIRE CORPORATION, TORONTO, ONTARIO
Branch Showrooms: Hamilton, London, Montreal, Winnipeg

"This modern 'ice man' calls once—with Frigidaire—and the ice stays always

Frigidaire is built in a wide range of complete metal cabinet models, finished in white Duco, lined with seamless porcelain enamel. The Frigidaire mechanical unit is also obtainable for installation in standard ice-boxes. The purchase of Frigidaire is made easy through the General Motors Deferred Payment plan.

Frigidaire branches have been in business in Canada for many years. Frigidaire is sold in all Canadian cities, towns and villages. A competent Sales and Installation Organization covers Canada.

FRIGIDAIRE CORP., Toronto, Ont.
Send me your booklet on "Frigidaire."
Name
Address

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BE SURE IT IS A FRIGIDAIRE — PRODUCT OF GENERAL MOTORS

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French Pastry!

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A wide variety of dainty tasty pieces, carefully cooked to a high standard of quality and flavor.

Fresh daily. Conveniently boxed for you to take home.

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3

AQUITANIA *April 20th, May 11th*

BERENGARIA *Apl. 6th, Apl. 27th, May 17th.*

MAURETANIA *April 13th, May 4th, May 25th.*

TO EUROPE *from New York*

Three magnificent "floating palaces," known the world over for their speed and luxurious comfort.

THE same high character of Cunard Service which has made these express liners internationally famous is also responsible for the popularity of these five 20,000 tonners with their more moderate rates.

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Artistic Rosedale Residence FOR SALE

This is a charmingly planned stone and stucco home, on a well treed lot, just a few steps from the Government House. Designed by an eminent architect, it is well planned and luxuriously appointed. Heated by a Foss Oil Burner, and automatic humidifier. May be purchased on easy terms, at seven thousand less than cost, to close an estate.

GIBSON BROS.

Adel. 0685 **357 Bay Street.**

Hon. C. C. Ballantyne and Mrs. Ballantyne are returning to Montreal this week after a sojourn in Augusta, Georgia.

* * *

Miss Alleyn Fiset, of Quebec, is visiting in River Bend, guest of Mr. and Mrs. Coote Shanley.

* * *

Mrs. Harold Mowat is again in Montreal, after visiting her mother, Lady Langlier, in Quebec.

* * *

Mrs. Huntly Drummond, of Montreal, left recently for New York to sail in the *S.S. Aquitania* for England, where she will be for a month.

His Excellency the Governor-General and Lady Willingdon entertained at dinner on Monday night of last week at Government House, Ottawa. Their guests were the Hon. J. C. Elliott, the Hon. P. J. and Madame Veniot, the Hon. Charles and Madame Marcil, the Hon. A. B. and Mrs. Copp, the Hon. J. E. Sinclair, the Hon. P. E. and Mrs. Lessard, the Hon. Creelman and Mrs. McArthur, the Hon. J. S. McLennon, Miss McLennon, the Hon. Dr. F. L. and Mrs. Schaffner, the Hon. C. E. and Mrs. Tanner, the Hon. W. S. Willoughby, Mr. Thomas Bell, M.P., and Mrs. Bell, Mr. George Black, M.P., and Mrs. Black, Mr. P. E. Casgrain, M.P., and Mrs. Casgrain, Mr. C. H. Dickie, M.P., Mr. E. J. Garland, M.P., and Mrs. Garland, Mr. H. E. L. Lavigueur, M.P., and Mrs. Lavigueur, Mr. J. E. Letellier, M.P., and Mrs. Letellier, Colonel Murray MacLaren, M.P., and Mrs. MacLaren, Miss Agnes C. MacPhail, M.P., Dr. M. J. Maloney, M.P., and Mrs. Maloney, Mr. R. C. Matthews, M.P., and Mrs. Matthews, Mr. M. E. Maybee, M.P., and Mrs. Maybee, Mr. C. Morrissey, M.P., and Mrs. Morrissey, Mr. A. N. Smith, M.P., and Mrs. Smith, Mr. H. E. Spencer, M.P., and Mrs. Spencer, Mr. A. Sylvestre, M.P., and Mrs. Sylvestre, Mr. T. H. Birkett, M.L.A., and Mrs. Birkett, Miss Blackburn, Mr. and Mrs. J. H. Campbell, Miss Faith Fyles, Dr. and Mrs. A. G. Doughty, Mr. and Mrs. Norman J. Guthrie, Miss Mary Hamilton, Mr. and Mrs. H. P. Hill, the Rev. W. T. Herridge, D.D., Captain and Mrs. G. W. F. Hodgins, Brig.-General and Mrs. W. St. Pierre Hughes, Dr. and Mrs. A. Johnston, Miss Kingford, Dr. F. Montizambert, Miss Montizambert, Mr. and Mrs. T. Mulvey, Miss Moylan, Mr. and Mrs. I. G. Robertson, Miss Laura Smith, Mrs. W. H. Walker and Miss Walker.

MISS JANET HARWOOD GILLIES

Daughter of Mr. and Mrs. J. A. Gillies, of Braeside, Ontario, who was presented to the Governor-General of Canada at the recent Drawing Room.

Photo by Jean Pages

The Vicomte and Vicomtesse de Roumefort and their daughter are sailing early in April in the *S.S. France* from New York for France.

* * *

Lady Beaverbrook and her daughter, the Hon. Janet Aitkin, arrived in Ottawa on Wednesday of last week and were guests at Government House of the Governor-General and Lady Willingdon.

* * *

Mrs. A. D. McRae, of Vancouver, who is spending the sessional months in Ottawa, entertained last week at a delightful luncheon in the Tudor Room of the Chateau Laurier. Covers were laid for fourteen, and the table was charmingly done with spring flowers and dainty favors. After lunch, the guests spent a couple of hours playing bridge in the banquet room, and at the tea hour Mrs. George Black poured tea. The guests were: Mrs. F. A. Anglin, Mrs. Roberts-Allan, Miss Roberts-Allan, Miss Mildred Bennett, Mrs. Charles H. Matthews, Mrs. D. C. Scott, Mrs. Alfred E. Fripp, Mrs. G. S. Rennie, Mrs. St. Pierre Hughes, Mrs. H. W. Bowie, Mrs. Jefferson Chapleau, and Mrs. Crawford Gordon.

* * *

The Hon. J. N. Francoeur entertained at dinner at his apartments in Quebec, Monday evening of last week, in honor of the Hon. Judge Albert Sevigny, prior to his departure for Europe. The other guests included Dr. N. A. Dussault, Dr. Alfred Morrisset, Colonel C. A. Chauveau, Dr. E. Mayrand, Dr. Massue Fortier, Mr. Elysee Theriault, Mr. Maurice Dupre, Mr. Adolphe Labrecque, Mr. Arthur Poulin and Mr. Henry Bray. The Hon. Judge Sevigny was also guest of honor at a dinner given at the Garrison Club by several of his friends on Tuesday evening. Mr. L. G. Demers presided.

* * *

Mrs. J. Cecil McDougall and Miss Helen McKim, of Montreal, left last week for New York to sail in the *S.S. Conte Biancamano* for Gibraltar, en route to Spain, where they will spend April.

* * *

Lady Williams-Taylor, of Montreal, after wintering in Nassau, recently left there for Jamaica and will return via New York early in April.

* * *

Mrs. Robert Lindsay, Prince of Wales Terrace, Sherbrooke street west, Montreal, entertained recently at the tea hour in honor of her daughter, Mrs. Julius Griffith, of Vancouver. The tea table was done with Spring flowers in yellow and green, and lighted with yellow candles, and was in charge of Mrs. Patterson Hall, Mrs. Edward H. Carter, Mrs. W. O. H. Dodds and Mrs. Huntly Davis. The teas were served by Mrs. John Cameron and Mrs. J. J. Creelman, and those assisting in the tea room were Mrs. Fred Murray Smith, Mrs. Lionel Lindsay, Mrs. Alan Cole, Miss Smithers, Miss Dorothy French, Miss Leslie Bell, Miss Ellie Watkins, the Misses Athol and Beatrice Carter, and Miss Marjorie Lindsay.

* * *

Mr. and Mrs. S. H. Dobell have taken up their residence with Mr. Preble MacIntosh, Mrs. Dobell's father, and will reside with him in future, on Belvedere Road, Montreal.

* * *

Mrs. Eugene Lessard, of Ottawa, has been the guest recently of Mrs. Gustave Hamel in Quebec.

* * *

Lady Ford, of Edinburgh, Scotland, is visiting Major and Mrs. Sheffield Bacon, in Kingston, Ontario. Lady Ford was formerly Miss Jessie Field, and was a frequent visitor in Kingston, staying with her uncle, the late Principal Grant of Queen's University.

* * *

Mrs. Crawford Scadding, of Toronto, has been a recent visitor in Montreal, guest of Mrs. C. H. Godfrey, of Drummond Street.

* * *

Sir Andrew Macphail, of Montreal, sailed on Wednesday of last week from Saint John, N.B., in the *S.S. Minnedosa* for Mitylene. He will be away for several months.

* * *

The Lieutenant-Governor of Quebec, Hon. Narcisse Perodeau, is returning to Spencerwood, Quebec, about the middle of April after several weeks spent abroad.

* * *

Miss Louise Taschereau has been a recent visitor from Quebec in Montreal, where she was the guest of Miss Madeleine Hebert.

* * *

Mr. and Mrs. Bryan Heward, of Montreal, sailed on Wednesday of last week in the *S.S. Minnedosa* for England.

* * *

Sir James and Lady Dunn, of London, England, arrived in Montreal last week and were guests at the Ritz-Carlton.

* * *

Mrs. J. H. A. Acer, of Montreal, and her daughter, Mrs. J. R. McDougall, are again home after a fortnight's visit to New York.

* * *

Mrs. A. R. G. Heward, of Montreal, with her daughters, Mrs. Basil Nares and Miss Prudence Heward, and her son, Mr. Ross Heward, will sail in the *S.S. Montrose* for England at the end of April to spend May and June in England.

* * *

Mr. and Mrs. Montague Howard are again in Quebec after a visit to Mrs. Howard's mother, Mrs. G. R. Rainville, of Chesterfield Avenue, Montreal.

Miss Adelaide Marler is leaving on Saturday of this week for Halifax to sail on March 28 for England, where she will attend the marriage of her cousin, Miss Thelma Hazel Bainbridge, to Mr. John P. Griffith, which is taking place at St. George's, Hanover Square, London, on April 6. Miss Marler will be the guest of her aunt, Mrs. Graham Reid, at Reigate, and will remain in England for several months.

Sir Vincent and Lady Meredith, of Montreal, sailed on March 19 in the *S.S. Aquitania* for England.

* * *

Brig.-General and Mrs. McCrae, of Ottawa, have been in Montreal, guests at the Ritz-Carlton.

* * *

Mr. and Mrs. Kenneth Mappin are returning to Montreal early in April after a visit to London and Paris.

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PARIS—LONDON—NEW YORK—wherever smart raiment is on parade there will be found the tailored suit in all its swagger charm:

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